



**CROSSCOUNTRY
MORTGAGE®**

CROSSCOUNTRY MORTGAGE MONTHLY MEETUP

October 14, 2026

Ron Leonhardt
Founder + CEO

INDUSTRY UPDATES



Newest Addition to CCM

Prerna Kandhari, Chief Data Officer

Prerna brings more than 25 years of experience in data, AI and technology leadership across mortgage, financial services and commercial real estate.

At CCM, she will lead our data and AI strategy, helping turn data into a competitive advantage, improve operations and equip LOs with innovative tools that make the path to homeownership faster and simpler for borrowers.



VantageScore Expansion

Expanded eligibility means more opportunities to use VantageScore

Borrowers are already seeing significant savings when VantageScore delivers better pricing

- Fannie and Freddie loans: Removing the current 80% LTV cap to allow all LTVs
- As of Oct. 1, Fannie and Freddie no longer require deducting 20 points from VantageScore, so use whichever score is better
- Expanding VantageScore eligibility to include VA loans
- When VantageScore offers better pricing, borrowers save an average of over \$2,500 per loan, or around 62 bps
- Announcement with more details will be sent out following the Monthly Meetup

Tom Rettinger
Chief Investment Officer

MARKET INSIGHTS

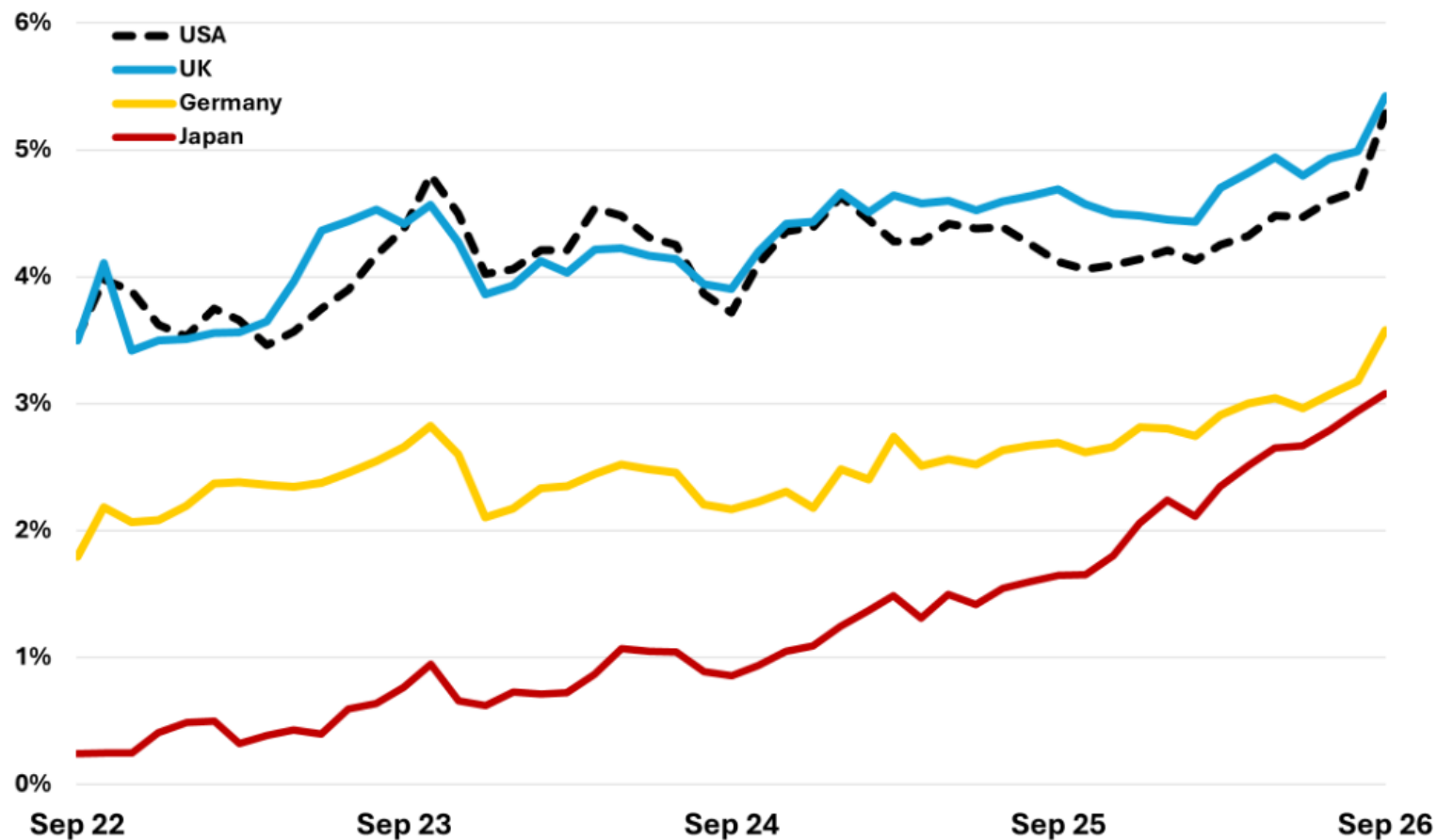
Economic Indicators Support Higher Rates for Longer

Oil and diesel driving higher prices and inflation

- **Diesel prices have become a leading inflation indicator:** Rising costs are driving up expenses across freight, logistics, construction, agriculture and manufacturing, adding broader inflationary pressure and reducing the likelihood of near-term Fed rate easing
- **Middle East tensions are adding pressure to global energy markets:** Conflict-related supply disruptions and transportation risks have pushed oil prices higher, increasing market volatility and reinforcing inflation concerns
- **The FOMC remains focused on price stability:** With inflation still above the Fed's 2% target, policymakers remain cautious about cutting interest rates too soon, especially while inflation remains elevated. No change is expected at the October 28th meeting. Three hikes priced in through June 2027.
- **A healthy labor market supports higher rates:** Stable employment reduces pressure on the Fed to cut rates despite slower economic growth.
- **Inflation and uncertainty pressure Treasury yields:** Inflation concerns, government borrowing and geopolitical tensions continue to keep long-term yields elevated.
- **The 10-year trading range is now 4.90% to 5.40%,** and we are sitting just above the midpoint of that range.

Global Bond Sell-Off Driving Rates Higher

Yields spike across all developed economies



10-Year Yield	Sept 2022	Sept 2026	4-Year Change
USA	3.52%	5.29%	+177 bps
UK	3.50%	5.42%	+192 bps
Germany	1.80%	3.58%	+178 bps
Japan	0.24%	3.08%	+284 bps

MRC to RoundPoint Borrower Comms Are Underway

Impacted borrowers are receiving email and mailed notices ahead of the first servicing transfer on Nov. 2

The first transfer includes a select group of good standing Fannie and Freddie loans enrolled in autopay

- Go to Cube > Servicer Lookup Tool to look up a loan's servicer
- To view answers to common transition questions, view our [LO FAQ](#)
- View all borrower communications in our [content guide](#)

[View email in browser](#)

Hi Dolores,

As part of CCM's commitment to creating a better experience for our customers, **your online mortgage login is moving to a brand-new platform** designed to make managing your loan easier.

There's nothing you need to do today. Your payments will continue to work just as they do now.

Once the new experience is available, we'll send you an email with everything you need to know, including when it's ready and how to get started.

What to know for now:

- No action is needed today
- We'll provide everything you need for the transition
- You'll set up one new login when we go live

Keep an eye on your inbox. As we keep you updated throughout the transition, you may receive account information and next steps from reply@youarehome.com and helo@connect.ccm.com. Both email addresses are part of our communications, so you can feel confident knowing these updates are coming from us.

CrossCountry Mortgage has completed its acquisition of RoundPoint Mortgage Servicing. Learn more about this exciting milestone.
[Read the announcement](#)

CrossCountry Mortgage
#1 Retail Mortgage Lender in the Nation
NMLS 3029
877.875.5448
online loans@ccm.com

CrossCountry Mortgage
#1 Retail Mortgage Lender in the Nation
NMLS 3029
877.875.5448
online loans@ccm.com

Please keep this transfer letter with your loan documents.

Good news! Your upgraded CCM loan servicing experience starts 11/06/26.

Hi <F, Name>.

We're getting close to moving your home loan to our upgraded servicing platform. **You'll continue to be a CCM customer, with RoundPoint supporting us as the subservicer of your loan.** We value you as our client, and our focus is providing you with an enhanced servicing experience.

Depending on the way you pay your mortgage, you may need to make a few updates:

- Recurring ACH customers:** No action needed. Your automatic payments will continue using the same bank account and payment amount.
- Bill pay:** Please ensure you update your payment delivery address with your financial institution to P.O. Box 650011 Dallas, TX 75265-0011.
- Mail a check:** On or after 11/01/2026, send your payments to P.O. Box 650011 Dallas, TX 75265-0011.

Thank you for trusting us with your home loan. An enhanced online experience is coming early next year, and we'll keep you informed along the way.

CrossCountry Mortgage
#1 Retail Mortgage Lender in the Nation
NMLS 3029
877.875.5448
online loans@ccm.com

CrossCountry Mortgage
#1 Retail Mortgage Lender in the Nation
NMLS 3029
877.875.5448
online loans@ccm.com

CrossCountry Mortgage

Please do not reply to this email. This is a no-reply email inbox that is not monitored.

Effective May 18, 2026, your loan will continue to be serviced in the name of CrossCountry Mortgage, LLC ("CrossCountry Mortgage"), but with an upgraded experience. You will continue making your mortgage payments to CrossCountry Mortgage; however, you will have a new payment address and dedicated support phone number. We want you to know we are here to answer your questions and look forward to helping you throughout your homeownership journey.

Your new loan number is
1008953733

Step 1: Create an Online Account

Register for your online account today at ccmportal.youarehome.com/crosscountry/login to securely manage all aspects of your mortgage and view your home equity.

Step 2: Enroll in Paperless Statements

Select to receive statements electronically and access documents securely online 24/7.

Step 3: Set Up Recurring Payments

We will mail your first billing statement approximately 15 days following your transfer. Online payments are the most secure, timely and convenient method to remit your monthly payment.

Step 4: Sign up for Email Alerts

Set up email alerts and stay informed when there is activity on your account such as escrow payments or a payment posting.

USPS Mail (excluding payments) CrossCountry Mortgage, LLC P.O. Box 19409 Charlotte, NC 28219-9409	USPS Mail (Payments) CrossCountry Mortgage, LLC P.O. Box 650011 Dallas, TX 75265-0011
Online Account and Forms	Phone 800-224-7384 Hours of operation: Monday through Friday from 8:00 a.m. until 9:00 p.m. and Saturday from 10:00 a.m. until 5:00 p.m. Eastern Time

James Berger
Chief Intelligence Officer

RETENTION UPDATES

Upcoming Targeted Outreach to CCM-Serviced Borrowers

Four refinance and home equity journeys

Borrowers who qualify will receive messaging based on their mortgage, equity, credit score or HELOC interest

- **ARM Refinance:** Adjustable-rate borrowers receive messaging about the potential benefits of a fixed-rate loan.
- **Cash-Out Refinance | High Credit Score:** Borrowers with available equity in the top two score bands see ways they could use that equity.
- **Cash-Out Refinance | Low Credit Score:** Borrowers with available equity in the lower score bands are invited to explore their options.
- **Pre-Intent: HELOC:** Borrowers who repeatedly engage with HELOC banners in their servicing portal receive follow-up outreach from CCM.

[View email in browser](#)

→ AMERICA'S #1 RETAIL MORTGAGE LENDER →

Turn your home equity into cash

[UNLOCK MY HOME'S EQUITY](#)

No impact on your credit score

Hello Dolores,

As your home has gained value, you've likely built equity along the way. Equity is the difference between what your home is worth and what you still owe, and you may be able to put it to work without selling or moving. With **waived lender fees, no extra years added to your loan and no impact to your credit score** when checking your options, your equity could help support your financial goals.

Waived lender fees include:

- No underwriting fees
- No processing fees
- No application fees
- No broker fees

Review your options in just a few minutes.

[SEE MY OPTIONS](#)

No impact on your credit score



Unlock your home's equity

Your equity. Your options.

Put your home's equity to use for home improvements, debt consolidation, education expenses or increased monthly cash flow. Home equity options are available with **no extra years added to your loan and waived lender fees, including no underwriting, processing, application or broker fees.**



Brett Schiffer
Chief Credit Officer

PRODUCT UPDATES

Better Pricing for Ginnie Mae Temporary Buydowns

Reduced from 0.375 to 0.15, giving you more competitive pricing when structuring this option for an eligible buyer

Examples of Temporary Buydown costs – 6.5% note rate, assuming a \$500k, 30-year fixed term loan

Temporary Buydown	Borrower's Payment	Estimated Cost
0.5 – 0 (6 months)	6% for 6 months; then 6.5%	20 bps
0.5 – 0	6% for year 1; then 6.5%	39 bps
1 – 0 (6 months)	5.5% for 6 months; then 6.5%	39 bps
1 – 0	5.5% for year 1; then 6.5%	77 bps
1 – 1	5.5% for years 1 and 2; then 6.5%	154 bps
2 – 1	4.5% in year 1; 5.5% in year 2; then 6.5%	228 bps
3 – 2 – 1	3.5% in year 1; 4.5% in year 2; 5.5% in year 3; then 6.5%	447 bps

- Costs reflect the total payment subsidy, rounded to the nearest basis point, and exclude the applicable Ginnie Mae temporary buydown adjustment, administrative fees and any other pricing adjustments
- The note rate remains 6.5% throughout the loan
- Updated pricing is available in Optimal Blue
- Resources: [SOP](#), [FAQs](#) and [how to explain Temporary Buydowns to borrowers](#)
- Marketing materials: Search “Temporary Buydown” in Total Expert and CCM Social

Equity Express Fixed Direct Debt Payoff

You asked, we listened – direct debt payoff is now available with Equity Express Fixed

Borrowers can pay off debt and liens through the HELOC, potentially lowering DTI to help qualify

- Automated correspondent HELOC
- Max CLTV: 90%
- Min FICO: 640
- Line amount: \$25,000–\$750,000
- Full draw required at closing
- [Equity Express Fixed \(Figure\) – Standard Operating Procedures](#)
- [Equity Express Fixed \(Figure\) – Underwriting Guidelines](#)
- Find Equity Express marketing materials in CCM Social and Total Expert by searching "Equity Express"
- Questions? Email Support@ccm.com

Signature Jumbo and CES Enhancements

Guidelines now allow higher loan amounts and LTVs, lower min. FICO scores and greater Full and Alt Doc flexibility.

Additional Signature CES guideline enhancements:

- Increased max. loan amount to **\$1 million for Full Doc**
- Increased max. loan amount to **\$750,000 for Bank Statement and 1099 Only**, for primary residences only
- Lowered minimum FICO to **620 for Full Doc**
- **Expanded CLTV/FICO grids for Full Doc, Bank Statement and 1099 Only**
- Increased max. CLTV on **2–4-unit properties to 80%**, for Full Doc
- Reduced Chapter 13 bankruptcy seasoning to two years for Full Doc only, with a max. 75% CLTV
- Increased max. combined liens on the subject property to **\$4 million at ≤75% CLTV** for Full Doc, Bank Statement and 1099 Only
- Additionally, Signature Jumbo AUS also now includes 5/6, 7/6 and 10/6 ARM's using existing guidelines, which include allowances for loan sizes up to \$5 million



COMPLIANCE UPDATES

Refinance with Original Creditor (Yes/No)

Know when to select "Yes" and when to Select "No"

This field determines which version of the Right of Rescission Notice is generated for the loan

Select "YES" When	Select "NO" When
- New CCM loan is paying off an existing CCM loan secured by the property. - The property is the borrower's Primary Residence.	- The new CCM loan is paying off another lender's loan (e.g., Discover, Wells Fargo, HomeTrust, Chase, etc.). - Existing CCM loan is not being paid off. - The property is not the borrower's Primary Residence.
Question to Ask: "Is the new CCM loan paying off an existing CCM loan?" If yes, select YES.	Question to Ask: "Who is being paid off by the new loan?" If the answer is not CCM, select NO.

Example 1 – YES

Refinancing Existing CCM Debt

Before Closing



1. CCM 1st Mortgage

New Loan



New CCM loan pays off existing CCM mortgage.

Refinance with Original Creditor = YES

Example 2 – NO

CCM Has a Mortgage, But It Is Not Being Paid Off

Before Closing



1. CCM 1st Mortgage
2. Discover 2nd Mortgage

New Loan



New CCM 2nd mortgage pays off Discover. Existing CCM 1st mortgage remains open.

Refinance with Original Creditor = NO

Example 3 – NO

Paying Off Another Lender

Before Closing



1. Wells Fargo 1st Mortgage

New Loan



New CCM loan pays off Wells Fargo.

Refinance with Original Creditor = NO

property taxes (e.g., the Property Assessed Clean Energy program).

Purpose of Refinance

Cash-Out Other

Refinance with Original Creditor

☐ Yes ☒ No

Refinance Type

☐ No Cash Out

Refinance Detail

Year Aqd

2025

Continuing Education Update

It's your responsibility to complete ALL REQUIRED CE based on your license

1,864 individuals still need to complete CE

- Weekly reminders include the [OnCourse link](#).
- For login help, email licensing@ccm.com.
- Use our [guide](#) to see 2026 requirements by state.
- If you do not want to renew a license, mark those licenses "do not renew" in NMLS by November 1.

South Carolina Attorney & Insurance Preference Form

Applies to South Carolina consumer transactions; BPLs are excluded

Branches	Underwriting	Closing
• Include the Preference Form and the SC Attorney and Insurance Agent Preference List in the initial disclosure package within three business days of application. Do not deselect either document.	• At UW Decision and Final Approval, verify that the borrower signed the form, and entered the provider's name.	• Before sending closing docs, verify that the Attorney/Insurance Preference Form names the provider and is signed by the borrower.
• Enter the borrower's selected providers in Encompass. Do not check "Provided by Borrower," which causes disclosure issues.	• Verify that the HOI, Flood Dec Page and title documents reflect the named provider on the Preference Form.	• Verify that the HOI, Flood Dec Page and title documents reflect the provider named on the Form.
• In Blend, the applicant eSigns, then receives a separate task to print, complete and wet sign the Preference Form.	• If either check fails, condition the file for a fully executed form with the accurate provider name(s).	• Verify that the payee on the CD matches the provider named on the Form.
• At least one day before closing, obtain the executed form showing the borrower's final provider selections.	• Do not issue CTC until the form is complete and the provider names match.	• Do not send closing docs without a completed Form that matches the provider name(s).

Maryland Fair Lending Update

Effective October 1, a lending practice can be discriminatory even when everyone is treated the same

The updated law makes clear that a policy or practice can violate fair lending requirements if it disproportionately disadvantages a protected group – even when discrimination wasn't intended.

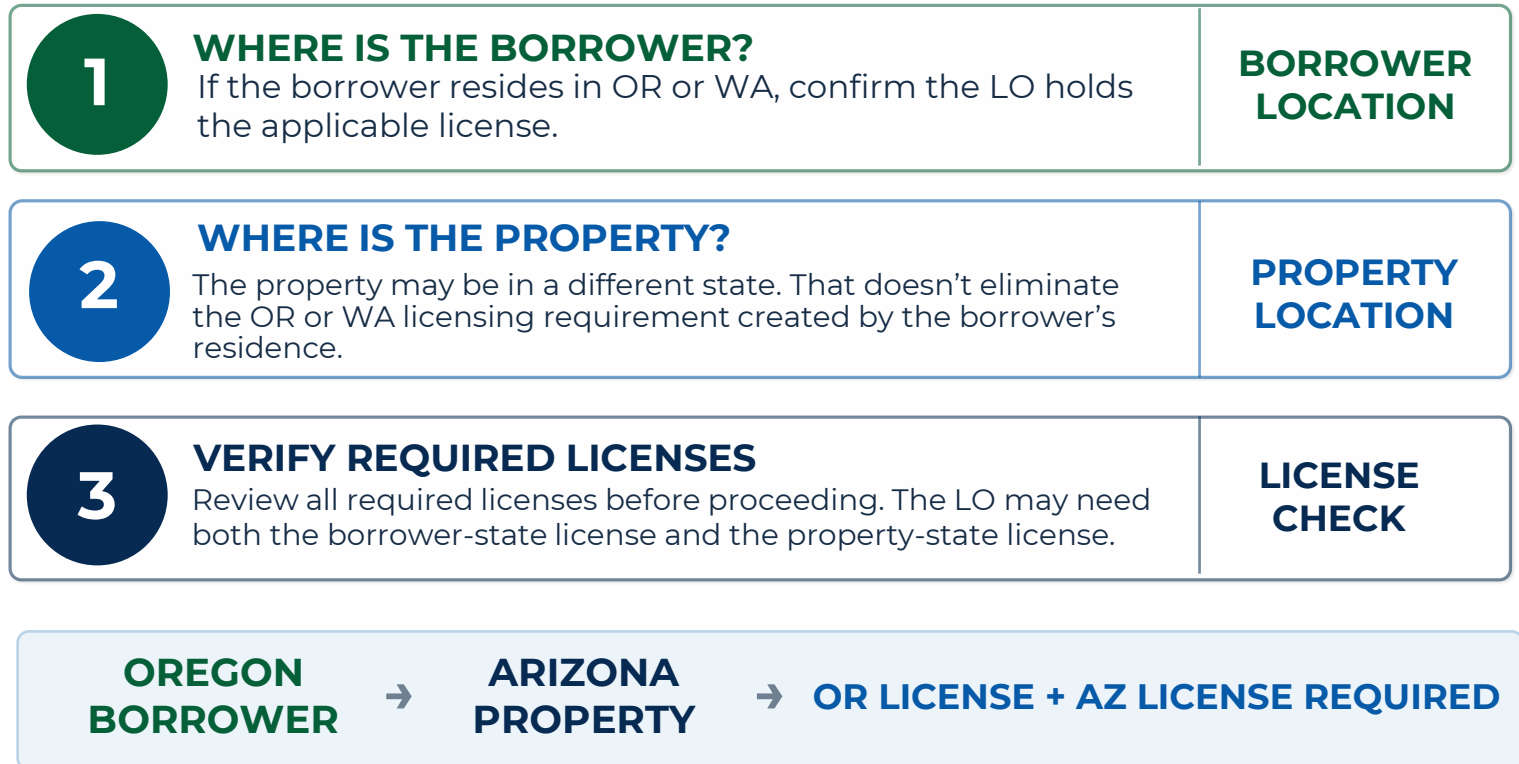
- **Sales:** Be consistent in how you market, discuss loan options and help customers access financing.
- **Operations:** Apply underwriting, pricing and processing requirements consistently. Speak up if a practice may unfairly affect a protected group.
- **Main point:** It's not just about how CCM treats individual borrowers. CCM also needs to consider whether its policies and practices create unfair outcomes.

Special Oregon and Washington Licensing Requirements

Additional licensing requirements are imposed based on the borrower's residence – not only the property location

If you do not have an OR or WA license, do not proceed. Contact Corporate Loan Support to transfer the file.

- An LO working with a borrower who lives in Oregon or Washington must hold that state's license, along with the license required for the property state.
- **This applies to all LOs**, even when the property is in another state.
- A Mavent warning will appear if the borrower is in OR or WA.
- **Do not ignore the Mavent warning** – verify that you have the required licensure.



Correctly Identifying Title and Escrow Company

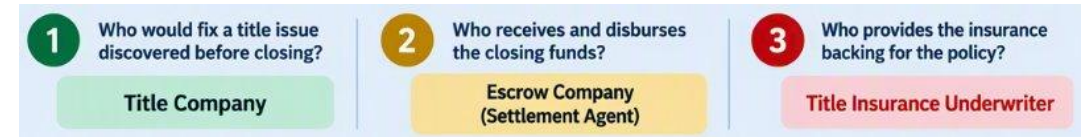
Rule of Thumb: If the document lists an Issuing Agent and an Underwriter, select the Issuing Agent, not the Underwriter

Identifying Final Providers

- **Title Company (Issuing Agent):** Performs title work, clears title issues and issues the title commitment.
- **Escrow Company (Settlement):** Receives closing funds, holds them in escrow and disburses them.
- **Title Insurance Underwriter:** Provides insurance backing for the title policy but typically does not perform title or escrow services. Examples: Westcor, First American, Old Republic, Stewart and Chicago Title.

Shop/Did Not Shop is determined by comparing:

- Settlement Services Provider List (SSPL)
- Final Provider in File Contacts
- **Match = Did Not Shop**
- **Different provider = Shopped**



Example 1: Closing Protection Letter (CPL)

For Agent Verification
Please use code: 9847216-OH1005
<http://www.evestcor.com/agent/validation/index.html>
08/11/2026
Covered Parties:
CrossCountry Mortgage LLC ISAOA/ATIMA
2160 Superior Ave
Cleveland, OH 44114
Transaction (hereafter, "Real Estate Transaction"):
Seller:
Audrey M. Burton
Buyer/Borrower:
Marissa Olczak
RE: CLOSING PROTECTION COVERAGE ("CPC")
Commitment Reference No.:
Loan Number:
Premises:
Northfield, OH 44067
Licensed Agent:
ID Number: OH1005
First Source Title Agency, Inc.
7717 Victory Lane Suite B
North Ridgeville, OH 44039

Do NOT Select
WESTCOR LAND TITLE
INSURANCE COMPANY
(Title Insurance Underwriter)

Key Takeaway:
On a Closing Protection Letter (CPL), select the Licensed Agent (the company handling the closing), not the underwriter.

Select as Title Company
First Source Title Agency, Inc.
(Licensed Agent)

Example 2: Title Commitment

Transaction Identification Data, for which the Company assumes no liability as set forth in Condition 5.e.:
Issuing Agent: First Source Title Agency, Inc.
Issuing Office: 7717 Victory Lane, Suite B, North Ridgeville, OH 44039
Issuing Office's ALTA® Registry ID: 1100670
Loan ID Number:
Commitment Number:
Issuing Office File Number:
Property Address:
Revision Number: August 7, 2026

Do NOT Select
WESTCOR LAND TITLE
INSURANCE COMPANY
(Title Insurance Underwriter)

Select as Title Company
First Source Title Agency, Inc.
(Issuing Agent)

Key Takeaway:
On a Title Commitment, select the Issuing Agent, not the underwriter.

SCHEDULE A
1. Commitment Date: July 28, 2026 at 12:00AM
2. Policy to be issued:
a. 2021 ALTA® Owner's Policy 2021
Proposed Insured:
Proposed Amount of Insurance: \$206,000.00
The estate or interest to be insured: FEE SIMPLE



WINSTON AWARDS

October 2026 Winston Winners

Luis Melgar, Originating Branch Manager

Tayler King, VP Corporate Processing

Matt Hoover, Senior Encompass Support Engineer

Heidi Merriman, Modification Administrator

Gail Ungvary, Loan Processor

Sean Leehive, Income Review Specialist

Emily Coyle, Closer



MARKETING UPDATES



RECRUITING

TEAM NAMES

BUILD RECOGNITION. STAY COMPLIANT.



Our systems are built around LO First.

CCM systems are designed around LO First logos, branding, websites and email configurations. Recruiters are bringing in teams that request customization.



Customizations create friction.

Customizations disrupt the system and require manual intervention from IT, Encompass, Marketing, Master Data, Blend and Telephony.



Not registered in the NMLS.

Teams are not registered in the NMLS under alternative names or DBAs, creating regulatory risk as states crack down on team names.



NOTE: Idaho, Montana and West Virginia now require "First Name Last Name" structure.

APPROVED NAMING EXAMPLES



THE DOE TEAM
CROSSCOUNTRY MORTGAGE®



THE JOHN DOE TEAM
CROSSCOUNTRY MORTGAGE®



JOHN DOE TEAM
CROSSCOUNTRY MORTGAGE®



JOHN DOE
CROSSCOUNTRY MORTGAGE®



TEAM DOE
CROSSCOUNTRY MORTGAGE®



THE JD TEAM
CROSSCOUNTRY MORTGAGE®



JOHN & JANE
CROSSCOUNTRY MORTGAGE®



CROSSCOUNTRY MORTGAGE®



SEEKING AN EXCEPTION?

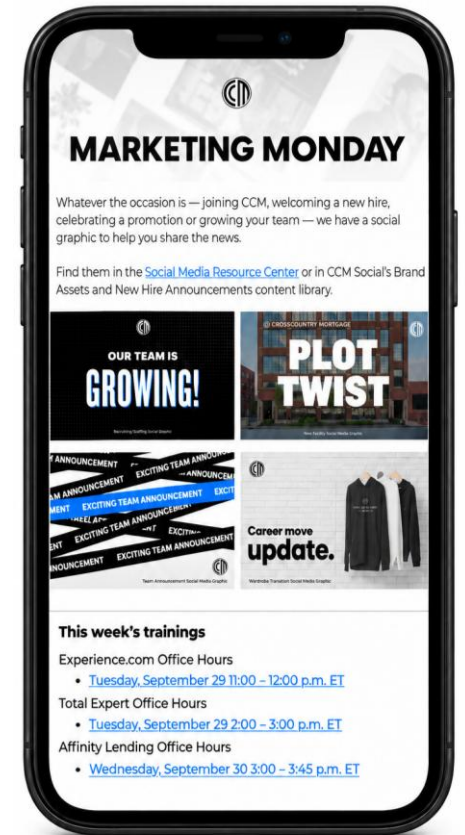
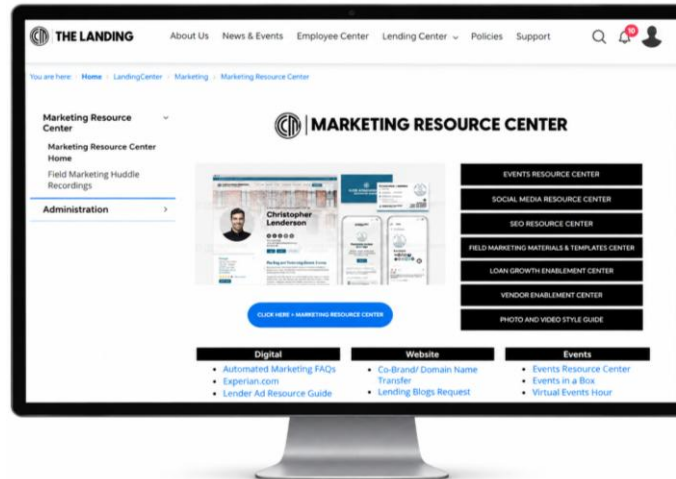
You must get written approval from legal.
No exceptions.

Marketing Resources at Your Fingertips

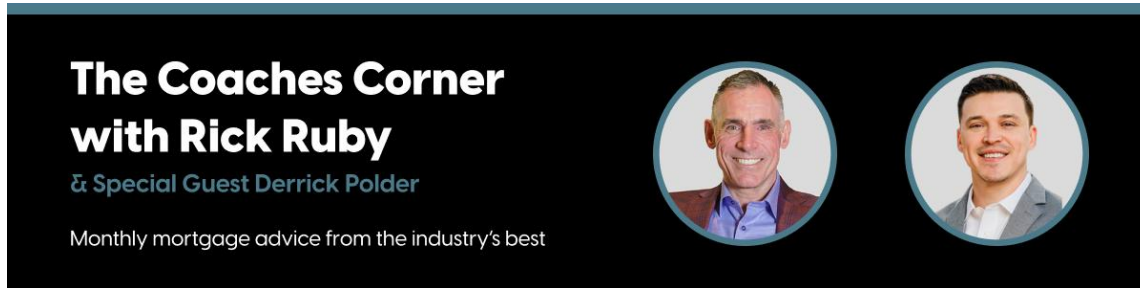
Mark your calendar for our Field Marketing Huddle October 21 at 3:00 p.m. ET

We'll take a look at our AI marketing tools and show you how to use them to help your business.

- Scan the QR code to register
- Can't join live? Watch the replay in the [Marketing Resource Center](#) on The Landing
- [Find more in the Resource Center:](#) Total Expert, social, events, websites, brand assets and more
- Marketing Monday: Your weekly quick hit email with a marketing tip you can use, along with a look at the week's trainings.
- Have a question or need help? Submit a [Marketing Support ticket](#)



Coaches Corner & Hispanic Quarterly Roundtable



New date! Monday, Oct. 26 at 4:30 p.m. ET

- Coaches Corner offers sales strategies to strengthen referral partnerships, boost conversion and grow your business.
- Rick Ruby and a top CCM originator share what's working to stay competitive in today's market.
- **Next session:** Learn from CCM top producer, Derrick Polder



Wednesday, November 18 at 11:30 a.m. ET

- Save the date for our last roundtable of the year!
- All are welcome to attend – you don't have to be a member of CCM's Hispanic Initiative.
- Registration info to come – keep an eye out for an email from HispanicInitiative@ccm.com