

Cardinal Financial Non-Delegated Selling Guide

[Correspondent Lock Policy](#)

Available Product Snapshots

Conventional:

- [Conforming Fixed & Adjustable Rate Mortgage \(ARM\) Fannie Mae](#)
- [Conforming Fixed & Adjustable Rate Mortgage \(ARM\) Freddie Mac](#)
- [Conforming Fixed ITIN Fannie Mae and Freddie Mac](#)
- [Conventional High Balance & Super Conforming](#)
- [Fannie Mae HomeReady](#)
- [Freddie Mac Home Possible Mortgages](#)
- [Fannie Mae Manufactured Home \(MH\) Advantage](#)
- [Fannie Mae RefiNow](#)
- [Freddie Mac Refi Possible](#)
- [Freddie Mac HomeOne](#)
- [Freddie Mac CHOICEHome](#)
- [Conforming Non-Agency 30-Year Fixed Rate | Second Home & Investment](#)

VA:

- [VA IRRRL](#)
- [VA Purchase](#)
- [VA Refinance](#)

[Insurance Requirements](#)

[Title Insurance Requirements](#)

[Collateral File Delivery](#)

[MERS Transfer Requirement](#)

- TOB/TOB transfer of Servicing
 - New Servicer/Investor (TOB): 1000922 (Cardinal)
 - New Subservicer (TOS): 1014821 (ServiceMac)

[Company | Loan Loss Policy](#)

- Includes Loan Loss Expense Charges,
- Early Payoffs & Principal Curtailment
- Losses Incurred on Exception Loans
 - [Suspense and Delayed Purchase Cost Details](#)