

CORNERSTONE CARES FUND

Cornerstone Home Lending and our Affiliate Companies are a very special place to work because of the outstanding individuals that call Cornerstone home. We are fortunate to work within a company culture that cares about its Team Members and their families. It is important that we take care of our Team Members who commit their talents, daily work, and their hearts to following our Mission, Vision & Convictions Statement and serving our company and customers.

We have twenty-three key Company Convictions that form our Company's Culture and guide our daily success. Two of our Convictions, "We respect and care for our team members" and "We help our team members during personal crisis" led us to establish the **Cornerstone Cares Fund** in 2004. Sadly, unfortunate situations occur in life that sometimes causes a fellow team member to experience a family hardship, tragedy, sickness, a natural disaster, a financial setback or an unexpected event causing a personal crisis.

The Cornerstone Cares Fund is funded by voluntary, monthly donations from hundreds of caring team members who want to help other team members through a crisis, when the team member has no other financial resources available. A committee comprised of Marc Laird, Judy Belanger, Adam Laird, Gene Humphries and Mary Dinkins have established specific guidelines for the approval and distribution of funds to team members in need, subject to the validation and approval by the team member's Executive Manager. Any team member can alert the Committee about a fellow team member situation.

Since its inception, the Cornerstone Cares Fund has distributed over \$1,050,000 to help more than 400 team members deal with a personal crisis when they had no other source to help them. If you would like to become a Cornerstone Cares Fund DONOR please contact our Human Resources Department at HR@houseloan.com and they will send you a payroll donation form.

(Please note that donations to the fund may not be tax deductible, since the Fund does not have 501(c)(3) status with the IRS.)