



To: All Correspondent Lenders

From: Standard Mortgage Corporation

Date: January 17, 2023

Good morning,

Our Funding Department has noticed an increase in original 2nd mortgage promissory notes and mortgage instruments coming to our office. SMC only requires copies of the 2nd Note and Instrument. Based on the program being used, the originals should be sent to the respective Housing Finance Authority (Mississippi Home Corp or Louisiana Housing Corporation).