



## Michigan Mutual has consolidated some of our existing disclosures into a new combined disclosure.

The disclosures impacted are:

- Intent to Proceed
- Acknowledgement of the Home Loan Toolkit - except Michigan will still require the current form on refinance transactions
- Appraisal Waiver/Receipt Form

The new combine disclosure will be named [Acknowledgement of Intent to Proceed and Appraisal Delivery Waiver](#).

The implementation of this new combined disclosure will eliminate the need to ensure the appraisal is delivered a minimum of 3 days prior to closing (assuming the borrower signs this portion of the disclosure which waives the 3 days). If the borrower does not sign this section, the 3 day requirement for appraisal delivery will still apply.

The Acknowledgement of Intent to Proceed and Appraisal Delivery Waiver form will be included in all disclosure packages for your borrowers to E-sign.

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100 Galleria Offcentre, Suite 101 | Southfield, MI 48034 | NMLS 12901 | [www.mimutual.com](http://www.mimutual.com)

