



APPLICATIONS TAKEN ON OR AFTER 10/3/2015
MICHIGAN MUTUAL WILL DISCLOSE LOAN ESTIMATE AND ALL APPLICATION DISCLOSURES

URGENT: MICHIGAN MUTUAL'S DISCLOSURE TEAM WILL EMAIL YOU AFTER THE INTENT TO PROCEED IS RECEIVED BY THE BORROWER.

CREDIT PACKAGE SUBMISSION FORM: WHOLESALE BROKERS ONLY		
<p style="color: red;">Verify all the following items have been completed. This is Mandatory:</p> <p>1. _____ FANNIE MAE 3.2 & LE REQUEST FEES INPUT TO THE MIMUTUAL WEB PORTAL</p> <p>2. _____ LOAN ESTIMATE ISSUED BY MIMUTUAL TO THE BORROWER</p> <p>3. _____ MIMUTUAL RECEIVED THE INTENT TO PROCEED FROM THE BORROWER</p> <p>4. _____ DISCLOSURE TEAM EMAIL WAS RECEIVED ALLOWING UPLOAD OF CREDIT PACKAGE VIA THE MIMUTUAL WEB PORTAL</p>		
MIMUTUAL LOAN #:	PROCESSOR NAME:	PROCESSOR EMAIL:
COMPANY NAME:	PHONE:	ESTIMATED CLOSING DATE:

BORROWER INFORMATION:	
BORROWER #1:	BORROWER #2:
PROPERTY ADDRESS:	CITY, STATE, ZIP:

LOAN INFORMATION:					
TOTAL LOAN AMOUNT:	RATE:	PURCHASE PRICE:	APPRAISED VALUE:	LTV/CLTV	2 ND LIEN AMOUNT:
FIXED: <input type="checkbox"/> 30/30 <input type="checkbox"/> 25/25 <input type="checkbox"/> 20/20 <input type="checkbox"/> 15/15 <input type="checkbox"/> 10/10			ARM: <input type="checkbox"/> 5/1 <input type="checkbox"/> 7/1 <input type="checkbox"/> 10/1 (CONV JUMBOS ONLY)		

LOAN TYPE:	ESCROW WAIVER:	LOAN PURPOSE:	OCCUPANCY & PROPERTY TYPE:	MORTGAGE INSURANCE:
<input type="checkbox"/> CONFORMING <input type="checkbox"/> CONFORMING JUMBO <input type="checkbox"/> CONFORMING HB <input type="checkbox"/> CONFORMING DU REFI PLUS <input type="checkbox"/> FHA <input type="checkbox"/> FHA HB <input type="checkbox"/> FHA STREAMLINE <input type="checkbox"/> FHA HUD \$100 DOWN <input type="checkbox"/> FHA HUD REO <input type="checkbox"/> FHA 203K STANDARD <input type="checkbox"/> FHA 203K STANDARD HB <input type="checkbox"/> FHA 203K STANDARD REO <input type="checkbox"/> FHA 203K STREAMLINE <input type="checkbox"/> FHA 203K \$100 STREAMLINE <input type="checkbox"/> FHA 203K REO STREAMLINE <input type="checkbox"/> RD-USDA <input type="checkbox"/> RD- USDA STREAMLINE <input type="checkbox"/> VA <input type="checkbox"/> VA IRRRL'S	<input type="checkbox"/> PARTIAL ESCROW (TAXES ONLY) <input type="checkbox"/> FULL ESCROW (TAXES & INS)	<input type="checkbox"/> PURCHASE <input type="checkbox"/> RATE/TERM <input type="checkbox"/> CASH-OUT	<input type="checkbox"/> O/O <input type="checkbox"/> 2 ND HOME <input type="checkbox"/> INV (N/O/O) <input type="checkbox"/> SFR <input type="checkbox"/> LOW CONDO <=4 <input type="checkbox"/> HIGH CONDO >4 <input type="checkbox"/> ATTACHED PUD <input type="checkbox"/> DETACHED PUD <input type="checkbox"/> TOWNHOME <input type="checkbox"/> 2 UNIT <input type="checkbox"/> 3 - 4 UNIT	<input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BPMI - MONTHLY <input type="checkbox"/> BPMI - UP FRONT (1 TIME PAYMENT) NO MONTHLY <input type="checkbox"/> LPMI MI Company Selected: <ul style="list-style-type: none"> <input type="checkbox"/> Genworth <input type="checkbox"/> Essent <input type="checkbox"/> Radian <input type="checkbox"/> MGIC

CREDIT PACKAGE DOCUMENTATION REQUIRED:	TITLE ENDORSEMENT/LOSS PAYEE:	SPONSOR ID's:	
MIMUTUAL CREDIT PACKAGE SUBMISSION FORM DU FINDINGS IN MIMUTUAL'S NAME & RELEASED CREDIT REPORT INCOME DOCS PURCHASE AGREEMENT (SELLER'S NAME LEGIBLE) ASSETS PAYOFF (STREAMLINES ONLY) 4506T FORM (2015) (FULLY EXECUTED - ATTESTATION BOX MUST CHECKED) ALL 203K DOCS: MI MUTUAL CONTRACTOR APPROVAL FORM FULLY EXECUTED, 203K MAX MORTGAGE WORKSHEET (BIDS/CONTRACTOR AGREEMENT, SIGNED & DATED W-9, LIABILITY INSURANCE, LICENSE, LETTER OF REFERENCE (IF APPLICABLE) NET TANGIBLE BENEFIT (FHA STREAMLINES & STATE SPECIFIC) ANTI- STEERING DISCLOSURE (LENDER PAID ONLY) CERTIFICATE OF ELIGIBILITY (VA ONLY) VA DISCLOSURES <ul style="list-style-type: none"> <input type="checkbox"/> NOTICE TO HOMEOWNER (26-8978) <input type="checkbox"/> CLOSEST LIVING RELATIVE <input type="checkbox"/> VA DEBT QUESTIONNAIRE (26-0551) <input type="checkbox"/> COUNSELING CHECKLIST FOR MILITARY (26-0592-Active Duty only) <input type="checkbox"/> DD-214 (Only if COE not in file) VA IRRRL <ul style="list-style-type: none"> <input type="checkbox"/> 26-8923 FORM <input type="checkbox"/> FEDERAL COLLECTION POLICY NOTICE (26-0503) STATE DISCLOSURES REQUIRED <ul style="list-style-type: none"> <input type="checkbox"/> CALIFORNIA MLDS <input type="checkbox"/> TEXAS <input type="checkbox"/> OHIO <input type="checkbox"/> ILLINOIS 3RD PARTY PROCESSING FEE <ul style="list-style-type: none"> <input type="checkbox"/> INVOICE W/NMLS# FOR PROCESSOR <input type="checkbox"/> PROCESSING COMPANY'S NMLS# <input type="checkbox"/> BUSINESS LICENSE 	MICHIGAN MUTUAL, INC. ITS SUCCESSORS AND/OR ASSIGNS (ISAOA) 800 MICHIGAN STREET PORT HURON, MI 48060	FHA - 7983500049 VA - 7498140000	
		LENDER FEES: Section A UW Fee \$695.00 Section A Doc Prep Fee \$200.00 Section A 203K Title Updates \$150.00 Section A	LENDER FEES: Section B TX Attorney Fee \$150 Section B Flood Cert \$5.95 Section B