

Find us:



MUTUALTM
MORTGAGE
WHOLESALE



INTRODUCTION TO MIMUTUAL MORTGAGE WHOLESALERS PROCESS FLOW

PORTAL FEATURES

- Portal Tour
- Pipeline Icon Functionality
- New Loan Registration
- E-sign process
- Appraisal Process
- MiPrice Quote
- Lock/Relock/Extend Rate
- Document Upload
- Loan Change Requests
- Loan Escalations
- Request Closing

NEW LOAN REGISTRATION PROCESS

- Loan Information
- Register/Lock
- Loan Estimate
- Written Providers List
- Submit

- Self-Disclosure Process (see tutorial)

The logo features a stylized arrow pointing to the right. The arrow's shaft is a light blue rectangle containing the text 'MIMUTUAL PORTAL' in white, uppercase, sans-serif font. The arrow's head is a dark teal shape that tapers to a point on the left, with a light blue triangle pointing right from its center.

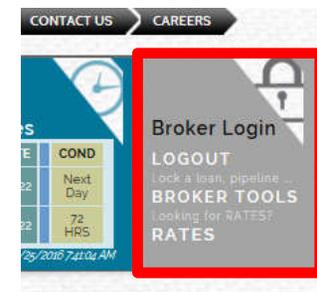
MIMUTUAL PORTAL

MIMUTUAL PORTAL LOGIN

Login to the MiMutual Portal at <https://home.michiganmutual.com/> using your username and password



Once logged in, the links within the Broker Login box will allow access to Broker Tools. Users may contact clientrelations@mimutual.com with any login problems.



MiMutual Mortgage Wholesale Website Training

PORTAL TOUR

Get an at-a-glance view of your business on the Dashboard.

- Closed Loan Volume
- Expiring Locks
- Files Waiting to be Reviewed
- Files waiting to be Underwritten

The screenshot displays the 'Pipeline' dashboard for MiMutual Mortgage Wholesale. The top navigation bar includes 'Dashboard' (circled in blue), 'Pipeline', 'New Loan Registration', and 'Resources'. A user greeting 'Welcome (kfabian)' is visible in the top right. The main heading is 'Pipeline check your pipeline status' with a 'What's new?' link. A search bar is located below the heading. The dashboard is divided into four panels:

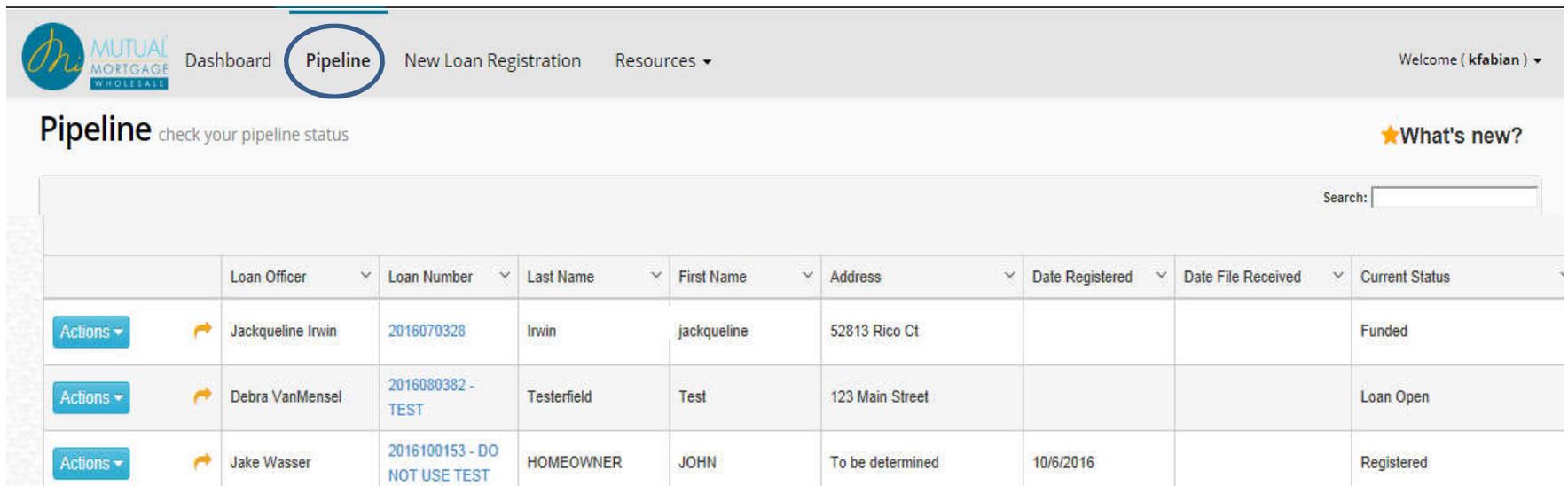
- Closed Loan Volume:** Shows a total volume of \$0. It includes a line chart with a y-axis from 0 to 1 and an x-axis with labels for Q2-2016, Q3-2016, Q4-2016, Q1-2017, and Q2-2017. A 'Quarterly Yearly' selector is in the top right of the chart area.
- Expiring Locks:** A red header section with a search bar below it.
- Waiting for Review:** Shows a total volume of \$0.
- Waiting to be Underwritten:** Shows a total volume of \$0.

MiMutual Mortgage Wholesale Website Training

PORTAL TOUR

PIPELINE STATUS PAGE

Loans registered in the portal have loan numbers that begin with the current calendar year. Simply click on the desired loan number, actions tab or icon and the system will automatically take you to the next screen.



Dashboard **Pipeline** New Loan Registration Resources ▾ Welcome (kfabian) ▾

Pipeline check your pipeline status ★What's new?

Search:

	Loan Officer ▾	Loan Number ▾	Last Name ▾	First Name ▾	Address ▾	Date Registered ▾	Date File Received ▾	Current Status ▾
Actions ▾	👉 Jackqueline Irwin	2016070328	Irwin	jackqueline	52813 Rico Ct			Funded
Actions ▾	👉 Debra VanMensel	2016080382 - TEST	Testerfield	Test	123 Main Street			Loan Open
Actions ▾	👉 Jake Wasser	2016100153 - DO NOT USE TEST	HOMEOWNER	JOHN	To be determined	10/6/2016		Registered

MiMutual Mortgage Wholesale Website Training

PORTAL TOUR

All new loan submissions will be started by clicking on the “New Loan Registration”

Dashboard Pipeline **New Loan Registration** Resources Welcome (kfabian)

Pipeline check your pipeline status ★What's new?

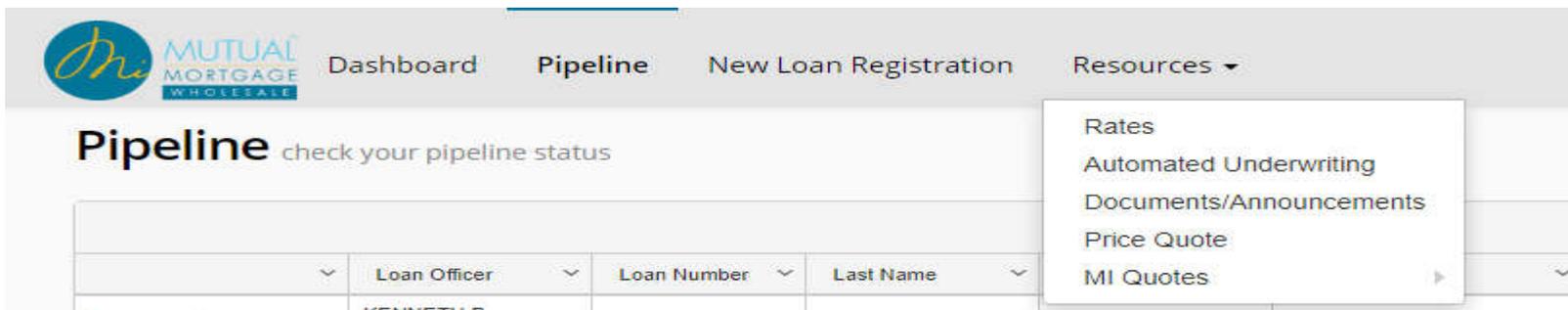
	Loan Officer	Loan Number	Last Name	First Name	Address	Date Registered	Date File Received	Current Status	Date Lock Exp	Net Price	Loan Program
Actions	Jackqueline Irwin	2016070328	Irwin	jackqueline	52813 Rico Ct			Funded		100	
Actions	Debra VanMensel	2016080382 - TEST	Testerfield	Test	123 Main Street			Loan Open		100	
Actions	Jake Wasser	2016100153 - DO NOT USE TEST	HOMEOWNER	JOHN	To be determined	10/6/2016		Registered		100,772	Conv 30 Yr Fixed

MiMutual Mortgage Wholesale Website Training

PORTAL TOUR

Convenient access to links and resources to conduct business with MiMutual Mortgage Wholesale:

- Access MiMu Rates
- Link to MiMu Documents/Announcements
- Link to MiPrice Quote
- Links to MI Quotes



MiMutual Mortgage Wholesale Website Training

PORTAL FEATURES

STATUS OF LOAN

Users can follow a loan through the MiMutual Process in Real-Time in the Pipeline View, each stage of the process is listed under the Current Status column.

The screenshot shows the MiMutual Mortgage Pipeline View. The table displays loan details including Loan Officer, Loan Number, Last Name, First Name, Address, Date Registered, Date File Received, Current Status, Date Lock Exp, Net Price, Loan Program, Term, and Pur. The 'Current Status' column is highlighted with a red box, showing various stages such as 'Funded', 'Loan Open', 'Registered', and 'Intent to Proceed Received / E-sign Completed'.

	Loan Officer	Loan Number	Last Name	First Name	Address	Date Registered	Date File Received	Current Status	Date Lock Exp	Net Price	Loan Program	Term	Pur
Actions	Jackqueline Irwin	2016070328	Irwin	Jackqueline				Funded		100		360	Pur
Actions	Debra VanMensele	2016080382 - TEST	Testerfield	Test	123 Main Street			Loan Open		100		360	Pur
Actions	Jake Wasser	2016100153 - DO NOT USE TEST	HOMEOWNER	JOHN	To be determined	10/6/2016		Registered		100.772	Conv 30 Yr Fixed	360	Pur
Actions	Jake Wasser	2016100154 - DO NOT USE TEST	AMERICA	ANDY	To be determined	10/6/2016		Intent to Proceed Received / E-sign Completed		100	Conv 30 Yr Fixed	360	Ref Cas
Actions	Jake Wasser	2016100159 - DO NOT USE TEST	TINTIN	RON	To be Determined	10/6/2016		Registered		100	PHA 30 Yr Fixed	360	Pur
Actions	Jake Wasser	2016100201 - DO NOT USE TEST	AMERICA	ANDY	To be determined	10/6/2016		Registered		100	PHA 30 Yr Fixed	360	Ref
Actions	Jake Wasser	2016100202 - DO NOT USE TEST	HOMEOWNER	JOHN	To be determined	10/6/2016		Registered		101.424	VA 30 Yr Fixed	360	Pur
Actions	Jake Wasser	2016100205 - DO NOT USE TEST	AMERICA	ANDY	To be determined	10/6/2016		Registered		101.299	VA 30 Yr Fixed	360	Ref
Actions	Jake Wasser	2016100209 - DO NOT USE TEST	TINTIN	RON	To be Determined	10/6/2016		Registered		100.755	RD / USDA 30 Yr Fixed	360	Pur
Actions	Jake Wasser	2016100212 - DO NOT USE TEST	AMERICA	ANDY	To be determined	10/6/2016		Registered		100.979	RD / USDA 30 Yr Fixed	360	Ref
Actions	Jake Wasser	2016100159 - Disc Desk TEST	TINTIN	RON	To be Determined	10/6/2016		Loan Open		100	PHA 30 Yr Fixed	360	Pur

MiMutual Mortgage Wholesale Website Training

PORTAL FEATURES

ICONS WITHIN THE PIPELINE

Actions Dean Butterfield

- Document Upload
- Change of Circumstance
- Closing Request
- Order Appraisal / Final Inspection
- Loan Escalation

Upon Intent to Proceed/
E-sign Received Status

Pipeline check your pipeline status

	Loan Officer	Loan Number	Last Name	First Name	Address
	Jackqueline Irwin	2017010535	HOMEOWNER	JOHN	300 sunshine
	Jackqueline Irwin	2017010517	AMERICA	ANDY	85 Sunshine st
	Jackqueline Irwin	2017010536	HOMEOWNER	JOHN	123 Money Drive
	Jackqueline Irwin	2017010534	AMERICA	ANDY	800 Happy Street
	Jackqueline Irwin	2017010291	TITIRI	RON	678 Sunshine St
	Jackqueline Irwin	2017010591	AMERICA	ANDY	To be determined

Location of Icons within the Pipeline

- Continue loan registration / fees
- Closing has been requested
- All parties have consented to the closing disclosure 07/07/2017
- Lock Rate
- Lock expires within a week on 1/20/2017
- Lock expires on: 1/20/2017
- Lock expired on 1/9/2017
- View Loan Application





MiPrice Quote

To utilize the MiPrice Quote pricing engine you will need to log in the website with your username and password and click on the MiPrice Quote tab to the left in the blue box.

The navigation bar consists of four distinct sections:

- MiPrice Quote**: A blue section with a calculator icon and the text "Mi PRICEQUOTE >". This section is highlighted with a red border.
- Sign Up For Announcements**: A yellow section with an envelope icon, the text "Sign Up For Announcements", an "Email Address" input field, and a "SIGNUP >" button.
- Underwriting Turn Times**: A blue section with a clock icon, a table of data, and a timestamp "Last updated: 5/1/2020 6:54:10 AM".
- Broker Login**: A grey section with a padlock icon, the text "Broker Login", "LOGOUT", "LOCK A LOAN, PIPELINE", "BROKER TOOLS", "Looking for RATES?", and "RATES".

Transaction	New	Cond.	Initial CD
Purchase:	04/30	48	48-hrs
Refinance:	04/29	72	48-hrs
Jumbo:	---	72	48-hrs
Renovation:	04/29	72	48-hrs

MiMutual Mortgage Wholesale Website Training

Complete all sections – Grayed out areas will be populated once the Zip code is provided. All Asterisk areas must be completed .

 **PRICEQUOTE** >

Property Information

Zip Code *	<input type="text" value="48154"/>	Property Type *	<input type="text" value="SFR"/>
City *	<input type="text" value="LIVONIA"/>	Occupancy Type *	<input type="text" value="Primary Residence"/>
State *	<input type="text" value="Michigan"/>	Non-Occupancy Co-Borrower	<input type="checkbox"/>
County *	<input type="text" value="Wayne"/>		

Loan Detail

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Complete all sections. All Asterisk areas must be completed .

Loan Detail

Estimated Credit Score *	<input type="text" value="Credit Score"/>	Compensation Type *	<input type="button" value="LenderPaid"/> <input type="button" value="BorrowerPaid"/>
Loan Type *	<input type="text" value="- Select Type -"/>	Loan Purpose *	<input type="text" value="- Select Purpose -"/>
Loan Amount *	<input type="text" value="\$ Loan Amount"/>	LTV	<input type="text" value="LTV"/>
Appraised Value *	<input type="text" value="\$ Appraised Value"/>	CLTV	<input type="text" value="CLTV"/>
Subordinate Financing	<input type="text" value="\$ Subordinate Financing"/>	Expected AUS Response	<input type="text" value="DU Approve/Eligible"/>
Assets	<input type="text" value="\$ Assets"/>	Conv Loan PMI Type	<input type="text" value="- Select Response -"/>

Term

10 Yr 15 Yr 20 Yr
 25 Yr 30 Yr

Amortization

Fixed 3 Yr ARM 5 Yr ARM
 7 Yr ARM 10 Yr ARM

MiMutual Mortgage Wholesale Website Training

Complete all sections. All Asterisk areas must be completed .
Alerts in red will be listed should something have been missed.

Rate Lock Detail		
Lock Days *	30	Doc Prep/UW Buyout *
	<input type="button" value="v"/>	No <input type="button" value="v"/>
<small>**UW does not apply to Jumbo Loans**</small>		
Current Rates		
Please provide the missing information		
Estimated Credit Score	Loan Type	Loan Amount
Appraised Value	Compensation Type	Loan Purpose

[New Loan Registration](#)

MiMutual Mortgage Wholesale Website Training

When all fields have been completed , click on the get rates button at bottom of page .

Subordinate financing

Assets

Expected AUS Response

Conv Loan PMI Type

Term

10 Yr 15 Yr 20 Yr

25 Yr 30 Yr

Amortization

Fixed 3 Yr ARM 5 Yr ARM

7 Yr ARM 10 Yr ARM

Rate Lock Detail

Lock Days *

Doc Prep/UW Buyout *

UW does not apply to Jumbo Loans

Current Rates

MiMutual Mortgage Wholesale Website Training

Review current rates for both Eligible and Ineligible programs . Click on expand all to see rates and details for why something is Ineligible . Click on desired rate and you will see the pricing adjustments.

UW does not apply to Jumbo Loans

Current Rates Click pricing to display applicable adjustments

Eligible Programs	Expand All	Ineligible Programs
<input type="checkbox"/> FNMA 15 Yr Fixed		<input type="checkbox"/> 15 YR FIXED JUMBO CHOICE
<input type="checkbox"/> FNMA 15 Yr Fixed HomeStyle		<input type="checkbox"/> 15 YR FIXED JUMBO CHOICE NON-QM
<input type="checkbox"/> FNMA 30 Yr Fixed		<input type="checkbox"/> 15 YR FIXED JUMBO MAX
Rate: 6.000, Point: 102.125		<input type="checkbox"/> 30 YR FIXED IO NON-QM JUMBO CHOICE
Rate: 5.875, Point: 101.932		<input type="checkbox"/> 30 YR FIXED JUMBO CHOICE
Rate: 5.750, Point: 101.702		<input type="checkbox"/> 30 YR FIXED JUMBO CHOICE NON-QM
Rate: 5.625, Point: 101.184		<input type="checkbox"/> 30 YR FIXED JUMBO MAX
Rate: 5.500, Point: 100.868		<input type="checkbox"/> Conv 15 Yr Fixed - DU Refi Plus <=105%
Rate: 5.375, Point: 100.564		<input type="checkbox"/> Conv 15 Yr Fixed - DU Refi Plus >125%
Rate: 5.250, Point: 100.188		<input type="checkbox"/> Conv 15 Yr Fixed - DU Refi Plus 105-125%
Rate: 5.125, Point: 99.800		<input type="checkbox"/> Conv 30 Yr Fixed - DU Refi Plus <=105%
		<input type="checkbox"/> Conv 30 Yr Fixed - DU Refi Plus >125%
		<input type="checkbox"/> Conv 30 Yr Fixed - DU Refi Plus 105-125%
		<input type="checkbox"/> FHLMC 15 Yr Fixed
		<input type="checkbox"/> FHLMC 15 Yr Fixed - High Balance
		<input type="checkbox"/> FHL MC 15 Yr Fixed Home Possible

Requested Rate:	5.250%
Initial Price	103.688
<u>Adjustment Description</u>	<u>Amount</u>
LOAN AMT >\$100K-\$150K	-0.250
>15 YR TERM: SCORE 620-639, LTV > 85%, LTV <= 90%	-3.250
Final Price	100.188

FNMA 30 Yr Fixed HomeStyle

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Expand All will provide you details as to why a program might be Ineligible . Locking on an Ineligible program is allowed . These details can also be used to alert you of any inaccuracies that need to be corrected in the above fields. Click on New Loan registration button to proceed with registration of new loan

Rate: 3.675, Point: 95.314

**** CONFORMING / HIGH BALANCE LOAN AMOUNT NOT ALLOWED**

**** OO: LOAN AMT AND/OR RESERVES REQUIREMENTS NOT MET**

☐ 15 YR FIXED JUMBO SELECT

Rate: 4.500, Point: 98.800

Rate: 4.375, Point: 98.800

Rate: 4.250, Point: 98.684

Rate: 4.125, Point: 98.546

Rate: 4.000, Point: 98.337

Rate: 3.875, Point: 98.068

Rate: 3.750, Point: 97.753

Rate: 3.625, Point: 97.389

Rate: 3.500, Point: 97.004

Rate: 3.375, Point: 96.545

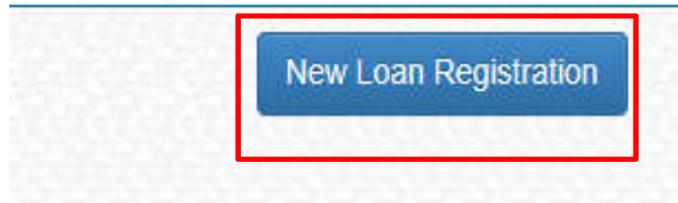
Rate: 3.250, Point: 96.019

***** MIN LOAN AMOUNT \$424,100**

**** OO, PUR/RT: UNITS, LTV, CLTV, HCLTV, LOAN AMT AND/OR SCORE REQUIREMENTS NOT MET**

*** LOAN DOES NOT EXCEED CONFORMING LIMIT**

**** OO, FIXED: LOAN AMT AND/OR RESERVES REQUIREMENTS NOT MET**



MiMutual Mortgage Wholesale Website Training



NEW LOAN REGISTRATION PROCESS LOAN INFORMATION

Step 1

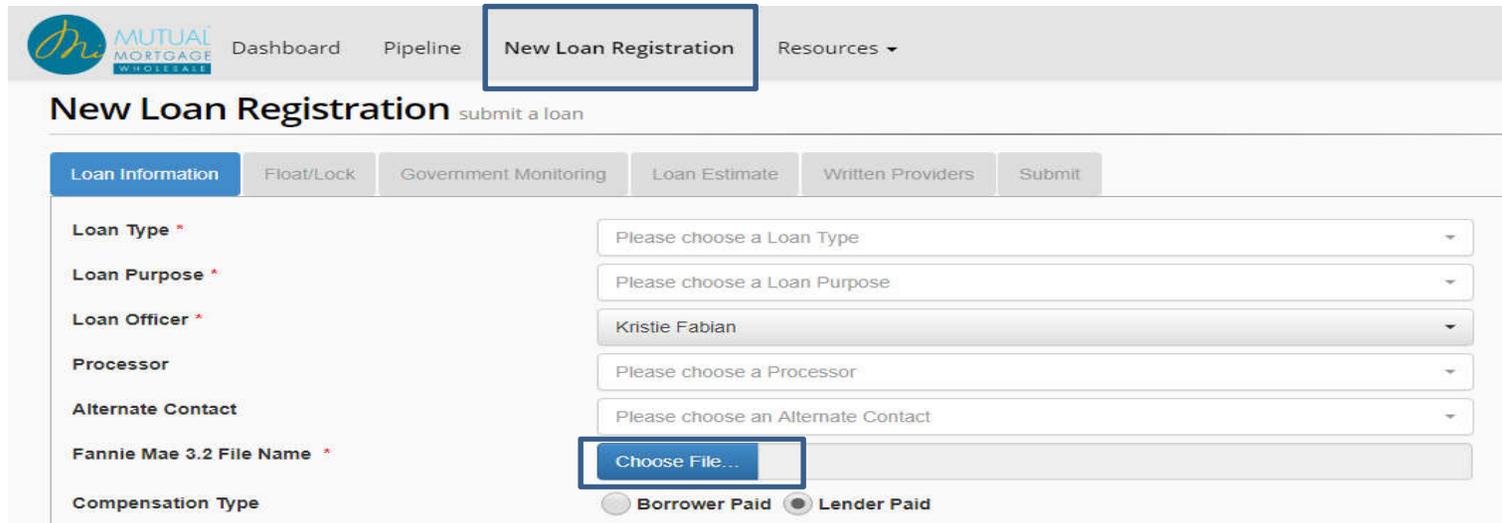
In submitting a loan to MiMutual Mortgage Wholesale is to complete the “Loan Information” screen and upload your FNMA 3.2

NEW LOAN REGISTRATION PROCESS

LOAN INFORMATION

Click on **New Loan Registration**

This will bring you to the “Loan Information” screen where you obtain a loan number by uploading the Fannie Mae 3.2 file



MiMutual Mortgage Wholesale

Dashboard Pipeline **New Loan Registration** Resources ▾

New Loan Registration submit a loan

Loan Information Float/Lock Government Monitoring Loan Estimate Written Providers Submit

Loan Type * Please choose a Loan Type ▾

Loan Purpose * Please choose a Loan Purpose ▾

Loan Officer * Kristie Fablan ▾

Processor Please choose a Processor ▾

Alternate Contact Please choose an Alternate Contact ▾

Fannie Mae 3.2 File Name * **Choose File...**

Compensation Type Borrower Paid Lender Paid

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

LOAN INFORMATION

1. Collect general Loan Information via the dropdown
2. Upload the Fannie Mae 3.2 file
3. Choose your compensation type
4. Create Loan

The screenshot shows the 'New Loan Registration' page on the MiMutual Mortgage Wholesale website. The page has a navigation bar with 'Dashboard', 'Pipeline', 'New Loan Registration', and 'Resources'. The main heading is 'New Loan Registration' with a sub-link 'submit a loan'. Below this is a tabbed interface with 'Loan Information' selected. The form contains several fields: 'Loan Type' (dropdown), 'Loan Purpose' (dropdown), 'Loan Officer' (dropdown with 'Kristie Fabian' selected), 'Processor' (dropdown), 'Alternate Contact' (dropdown), 'Fannie Mae 3.2 File Name' (file upload button 'Choose File...'), and 'Compensation Type' (radio buttons for 'Borrower Paid' and 'Lender Paid', with 'Lender Paid' selected). A yellow warning box at the bottom states: 'Warning! Clicking on the Create Loan button will submit this information to MiMutual and start the loan process. Note: 1003 Imports will only be accepted in the FNMA DU 3.2 flat file format. This 1003 Import is only for the transfer of application data to MiMutual. It is NOT meant to be a submission to any Automated Underwriting System like Desktop Underwriter, Desktop Originator or Loan Prospector.' A green 'Create Loan' button is located at the bottom of the form.

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

LOAN INFORMATION

Select the appropriate Loan Type from the dropdown menu

The screenshot shows the 'New Loan Registration' form on the MiMutual Mortgage Wholesale website. The form is titled 'New Loan Registration submit a loan' and has several tabs: 'Loan Information', 'Float/Lock', 'Government Monitoring', 'Loan Estimate', 'Written Providers', and 'Submit'. The 'Loan Information' tab is active. The 'Loan Type' dropdown menu is highlighted with a red box, and a callout box points to the 'Conventional' option. The dropdown menu is open, showing the following options: 'Conventional', 'FHA', 'VA', and 'USDA'. The 'Conventional' option is selected. Below the dropdown menu, there is a 'Choose File...' button. The form also includes fields for 'Loan Purpose', 'Loan Officer', 'Alternate Contact Name', 'Fannie Mae 3.2 File Name', and 'Compensation Type' (with radio buttons for 'Borrower Paid' and 'Lender Paid'). A warning message is displayed at the bottom of the form: 'Warning! Clicking on the Create Loan button will submit this information to Michigna Mutual and start the loan process. Please use this form to upload completed 1003 forms. Note: 1003 Imports will only be accepted in the FNMA DU 3.2 flat file format This 1003 Import is only for the transfer of application data to Michigan Mutual. It is NOT meant to be a submission to any Automated Underwriting System like Desktop Underwriter, Desktop Originator or Loan Prospector.'

MiMutual Mortgage Wholesale Website Training

If you are going to request a Piggyback HELOC please select.

New Loan Registration submit a loan

Loan Information | Float/Lock | Government Monitoring | Loan Estimate | Written Providers | Submit

Loan Type * Conventional

Loan Purpose * Purchase

Renovation Type --None--

Jumbo Loan * No

Piggyback HELOC If applicable please make desired selection for a Piggyback HELOC

Loan Officer * --None--

Processor Symmetry

Alternate Contact TCF Bank

Fannie Mae 3.2 File Name * Please choose an Alternate Contact

Compensation Type Choose File... Borrower Paid Lender Paid

MiMutual Mortgage Wholesale Website Training

If you are going to request a Piggyback HELOC please enter the amount of subordinate financing you are seeking.

Loan Detail	
Loan Type	Conventional
Loan Amount *	\$ 150000
Appraised Value *	\$ 250000
Purchase Price *	\$ 250000
Subordinate Financing *	\$ 50000
Assets	\$ 9623

All 203K and Homestyle programs will be uploaded as broker channel loans as correspondent channel will not be allowed.

The broker will need to choose the desired **Renovation Type** – 203K or Homestyle – upon uploading the 3.2 file.

The image displays two screenshots of a web-based loan application form. The top screenshot shows the 'Renovation Type' dropdown menu with the following options: 'Conventional', 'Purchase', 'If applicable please choose a Renovation Option', '--None--', and 'Homestyle Renovation'. The 'Borrower Paid' radio button is selected under 'Compensation Type'. The bottom screenshot shows the same form with 'FHA' selected for 'Loan Type' and 'FHA 203K' selected for 'Renovation Type'. The 'FHA Case Information' dropdown menu is visible at the bottom with the text 'Please choose an FHA Case Type'. The 'Borrower Paid' radio button remains selected.

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

LOAN INFORMATION – FHA CASE NUMBER

Please note if your “Loan Type” is FHA and the “Loan Purpose” a refinance select a “Refinance Type” to request the appropriate FHA case number needed

New Loan Registration submit a loan

Loan Information | Register/Lock | Loan Estimate | Written Providers | Submit

Loan Type *

Loan Purpose *

Refinance Type *

Loan Officer *

Alternate Contact Name

Fannie Mae 3.2 File Name

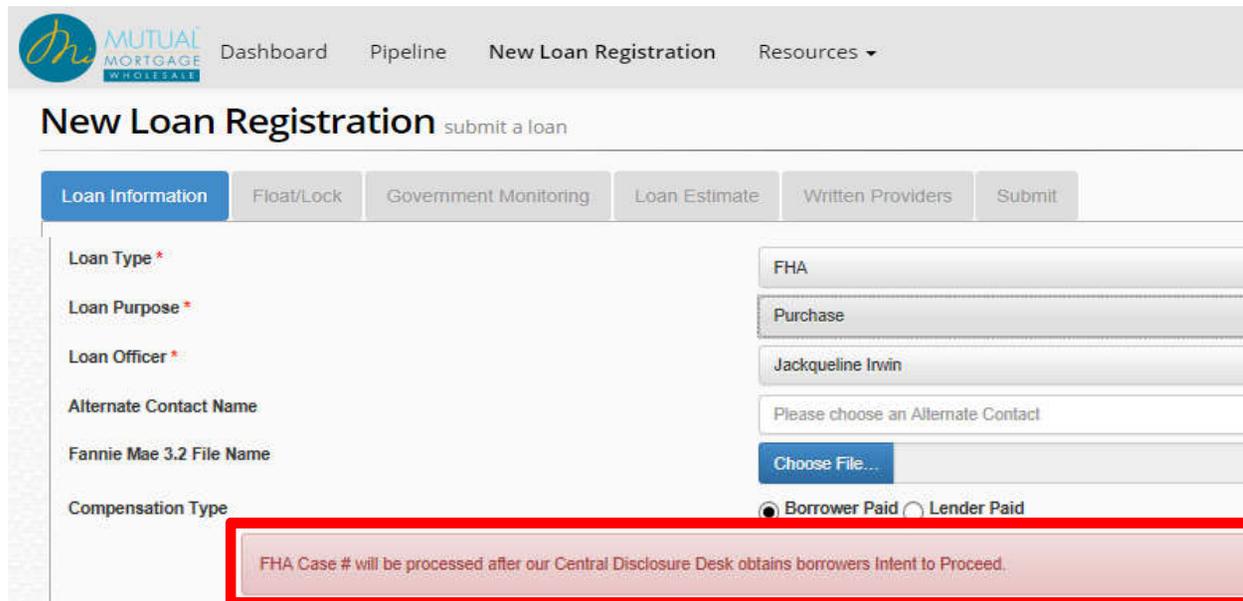
Compensation Type Borrower Paid Lender Paid

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

FHA CASE NUMBER

Your case # will be processed when the Intent to Proceed is received



The screenshot shows the 'New Loan Registration' page on the MiMutual Mortgage Wholesale website. The navigation bar includes 'Dashboard', 'Pipeline', 'New Loan Registration', and 'Resources'. The main heading is 'New Loan Registration' with a sub-link 'submit a loan'. Below this are tabs for 'Loan Information', 'Float/Lock', 'Government Monitoring', 'Loan Estimate', 'Written Providers', and 'Submit'. The 'Loan Information' tab is active, showing a form with the following fields:

- Loan Type*: FHA
- Loan Purpose*: Purchase
- Loan Officer*: Jacqueline Irwin
- Alternate Contact Name: Please choose an Alternate Contact
- Fannie Mae 3.2 File Name: Choose File...
- Compensation Type: Borrower Paid Lender Paid

A red box highlights a message at the bottom of the form: 'FHA Case # will be processed after our Central Disclosure Desk obtains borrowers Intent to Proceed.'

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

FHA CASE NUMBERS

Choose the applicable “FHA Case Information”

- Request MiMu to Order FHA Case #
- Transfer FHA Case No
- Property is a TBD
- Principal/Agent Processing Own Case Number (Full Eagles Only)

The screenshot shows a web form for loan registration. The form includes several dropdown menus and a file upload field. The 'Refinance Type' dropdown is set to 'Prior FHA'. The 'Loan Officer' dropdown is set to 'Jackqueline Irwin'. The 'Alternate Contact Name' dropdown is set to 'Kyle Mahaffy'. The 'Fannie Mae 3.2 File Name' field contains 'FHA Rate Term Refinance.fnm'. The 'Compensation Type' section has radio buttons for 'Borrower Paid' and 'Lender Paid', with 'Lender Paid' selected. A red box highlights the 'FHA Case Information' dropdown menu, which is currently set to 'Please choose an FHA Case Type'. Below this dropdown, a list of options is visible: 'Request MMI to Order FHA Case #', 'Transfer FHA Case No.', 'Property is a TBD', and 'Principal /Agent Processing Own Case Number (Full Eagles Only)'. A warning message is displayed at the bottom left: 'Warning! Clicking on the Create Loan button will submit forms. Note: 1003 Imports will only be accepted in the FNMA meant to be a submission to any Automated Underwriting System.' A pink message box at the top right states: 'FHA Case # will be processed after our Central Disclosure Desk obtains borrowers Intent to Proceed.'

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

FHA CASE NUMBERS

Choose the applicable “Property Type”

- Attached
- Condo
- Detached
- Detached Condo
- PUD

The screenshot shows a web form for loan registration. The form includes several dropdown menus: Loan Purpose (Refinance), Refinance Type (Prior FHA), Loan Officer (Jackqueline Irwin), Alternate Contact Name (Kyle Mahaffy), and Fannie Mae 3.2 File Name (Choose File... FHA Rate Term Refinance.fnm). The Compensation Type dropdown is open, showing options: Attached, Condo, Detached, and Detached Condo. A red box highlights the Property Type dropdown menu, which currently displays "Please choose a Property Type". A warning message at the bottom states: "Warning! Clicking on the Create Loan button will submit this information to MiMutual and start the loan process. Please use this form to upload completed 1003 forms."

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

FHA CASE NUMBERS

Enter the “Prior FHA Case #”
If applicable, include the suffix
without the hyphen

The screenshot shows a web form for loan registration. The fields are as follows:

- Loan Purpose: Refinance
- Refinance Type: Prior FHA
- Loan Officer: Jacqueline Irwin
- Alternate Contact Name: Kyle Mahaffy
- Fannie Mae 3.2 File Name: Choose File... FHA Rate Term Refinance.fnm
- Compensation Type: Borrower Paid Lender Paid
- FHA Case Information: Request MMI to Order FHA Case #
- Property Type: Detached (with a tooltip: Please include the suffix WITHOUT the hyphen.)
- Prior FHA Case #: (This field is highlighted with a red border and contains a vertical cursor.)

A red warning box states: "FHA Case # will be processed after our Central Disclosure Desk obtains borrowers Intent to Proceed."

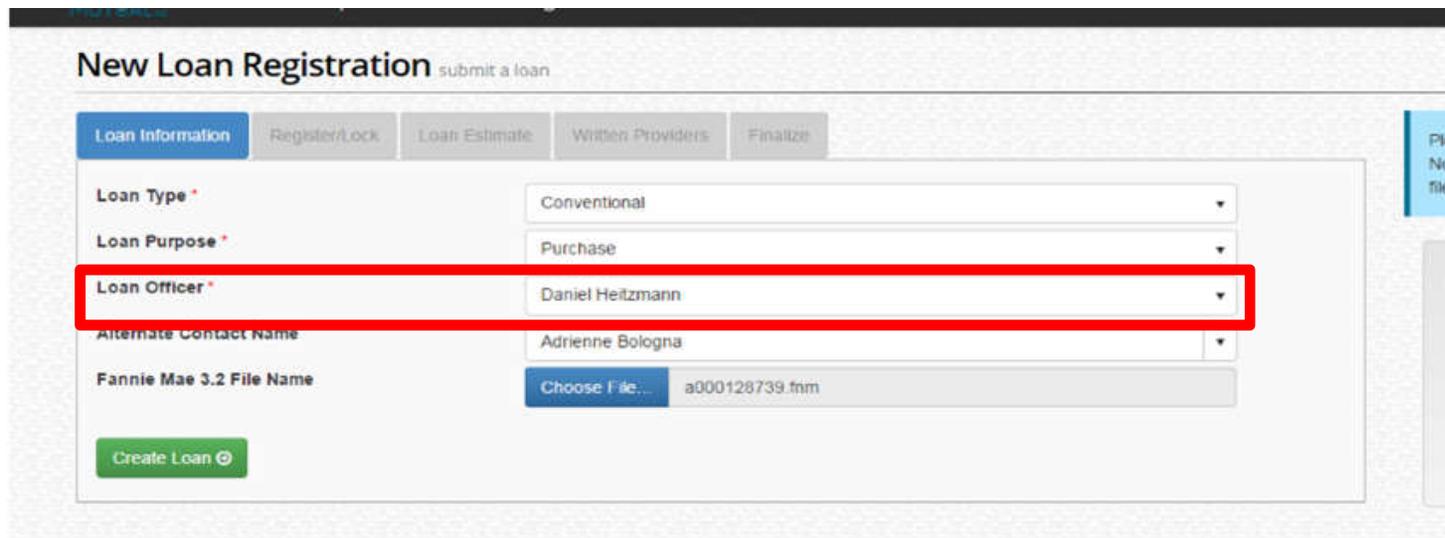
A yellow warning box at the bottom states: "Warning! Clicking on the Create Loan button will submit this information to MiMutual and start the loan process. Please use this form to upload completed 1003 forms."

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

LOAN INFORMATION

Select the appropriate Loan Officer from the dropdown menu.
The LO selection will receive all email communications throughout the process.



The screenshot shows the 'New Loan Registration' form with the following fields and values:

Field	Value
Loan Type *	Conventional
Loan Purpose *	Purchase
Loan Officer *	Daniel Heitzmann
Alternate Contact Name	Adrienne Bologna
Fannie Mae 3.2 File Name	Choose File... a900128739.frm

A red box highlights the 'Loan Officer' dropdown menu. Below the form is a green 'Create Loan' button.

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

LOAN INFORMATION

Select the appropriate Processor and Alternate Contact Name from the dropdown menu. The Processor and Alternate Contact Name selected will receive all email communications throughout the process. If the Processor or Alt Contact is not known at the time of registration, leave blank and email Disclosureteam@mimutual.com to add the processor for access to the loan.

New Loan Registration submit a loan

- Loan Information
- Register/Lock
- Loan Estimate
- Written Providers
- Submit

Loan Type *

Loan Purpose *

Renovation Type

Loan Officer *

Processor

Alternate Contact

Fannie Mae 3.2 File Name

Compensation Type Borrower Paid Lender Paid

Warning! Clicking on the Create Loan button will submit this information to MiMutual and start the loan process. Please use this form to upload completed 1003 forms.
Note: 1003 Imports will only be accepted in the FNMA DU 3.2 flat file format This 1003 Import is only for the transfer of application data to MiMutual. It is NOT meant to be a submission to any Automated Underwriting System like Desktop Underwriter, Desktop Originator or Loan Prospector.

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

LOAN INFORMATION

Dashboard Pipeline: **New Loan Registration** Resources

New Loan Registration

submit a loan

Loan Information Register/Lock Government Identifying Loan Estimate Written Providers Submit

Loan Type * Conventional

Loan Purpose * Purchase

Renovation Type --None--

Jumbo Loan * No

TCF 2nd No

Loan Officer * Dean Butterfield

Processor * Please choose a Processor

Alternate Contact * Please choose an Alternate Contact

Fannie Mae 3.2 File Name * **Choose File...**

Compensation Type Borrower Paid Lender Paid

Warning! Clicking on the Create Loan button will submit this information to MiMutual and start the loan process. Please use this form to upload completed 1003 forms.
Note: 1003 imports will only be accepted in the FPMMA DU 3.2 flat file format. This 1003 import is only for the transfer of application data to MiMutual. It is NOT meant to be a submission to any Automated Underwriting System (see Desktop Underwriter, Desktop Congigator or Loan Prospector)

Create Loan

Broker completes all appropriate fields – including compensation type – prior to uploading their 3.2 file and clicking “Create Loan”

Broker acknowledges this to be a new loan application as of the current date

Uncovering... Desktop Underwriter, Desktop Congigator or Loan Prospector

Loan created successfully!

Please choose one of the following:

MiMutual's policy is to provide an initial application package inclusive of the initial LE and required disclosures. I certify that this is a new application as of today to ensure disclosure timing requirements are met.

Continue

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

LOAN INFORMATION

Update Address

Address	<input type="text" value="911 Military St"/>
City	<input type="text" value="PORT HURON"/>
State	<input type="text" value="MI"/>
Zip Code	<input type="text" value="48060"/>

Choose manual address:

911 MILITARY ST, PORT HURON, MI, 48060

Choose USPS confirmed address:

911 MILITARY ST, PORT HURON, MI, 48060

Broker is then presented with a screen that runs USPS verification on the subject property address.

The broker can select to either use the address as displayed or select the USPS confirmed address – which is the preferred selection.

If the broker wishes to update their address, they are forced to re-validate the changed address before moving forward.

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - MULTIPLE BORROWER INFORMATION

Verify all information that has imported via the 1003 to ensure accuracy, Multiple borrowers on a FNMA 3.2 upload will be indicated with a blue bar separating each borrower for completion and review of information for accuracy.

**Any changes to the loan information after the loan is registered must be made via the Request for Change of Circumstance (COC)

The screenshot shows the 'New Loan Registration' interface. At the top, there are navigation tabs: 'Dashboard', 'Register', 'New Loan Registration', and 'Resources'. Below this, the main heading is 'New Loan Registration' with a sub-heading 'Submit a Loan'. There are three tabs: 'Application # 1', 'Application # 2', and 'Application # 3'. The 'Application # 2' tab is active, showing borrower information for two borrowers. The first borrower's information is: Last: TURTLE, First: JANE, Middle: MIDDLE, SSN: 999-12-3456, Expiration: 3/31, Trans Union: 888, Equifax: 777. The second borrower's information is: Last: SCHNEIDER, First: JANE, Middle: MIDDLE, SSN: 100-44-4444, Expiration: 3/31, Trans Union: 888, Equifax: 999. Below the borrower information, there are three blue bars labeled 'Application # 2', 'Application # 3', and 'Application # 4'. The 'Application # 2' bar is active, showing property information: Address: 8000 Pine Street, City: Flat Lake, State: MI, Zip Code: 48160, Property Type: SFH, Occupancy Type: Primary Residence, Non-Occupant Co-Borrower: [checkbox]. Below the property information, there are two sections: 'Loan Detail' and 'Amortization'. The 'Loan Detail' section includes: Loan Type: [dropdown], Loan Amount: \$ 100000, Appraised Value: \$ 200000, Purchase Price: \$ 200000, Subordinate Financing: \$ 0, Assets: \$ 0. The 'Amortization' section includes: Loan Purpose: Purchase, LTV: 100.00%, CLTV: 100.00%, DoS Prep/ML Backup: No, Expected AUS Response: 999 Administrative, and Amortization: 15 Yr, 20 Yr, 25 Yr, 30 Yr, 35 Yr, 40 Yr, 45 Yr, 50 Yr, 55 Yr, 60 Yr, 65 Yr, 70 Yr, 75 Yr, 80 Yr, 85 Yr, 90 Yr, 95 Yr, 100 Yr.

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK – BORROWER INFORMATION

Verify all information is accurate, make any necessary changes.

New Loan Registration submit a loan

Loan Information **Register/Lock** Government Monitoring Loan Estimate Written Providers Submit

• Email is required, when postal delivery is not selected

Borrower Information		CoBorrower Information <small>CoBorrower ✓</small>	
Last *	HOMEOWNER	Last *	HOMEOWNER
First *	JOHN	First *	MARY
Middle		Middle	
SSN *	999-40-5000	SSN *	500-22-2000
Experian *	740	Experian *	740
TransUnion *	740	TransUnion *	740
Equifax *	740	Equifax *	740
First Time Home Buyer	<input checked="" type="checkbox"/>	First Time Home Buyer	<input checked="" type="checkbox"/>
Email Address ⓘ	<input type="text"/>	Email Address ⓘ	<input type="text"/>
Postal delivery of disclosures	<input type="checkbox"/>	Postal delivery of disclosures	<input type="checkbox"/>

URGENT

All Information contained on the Register/Lock screen will determine loan eligibility and quote rates.

Verify information meets guideline requirements for your desired product selection.

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK – BORROWER INFORMATION

Complete the Veteran information when applicable

The screenshot shows the 'New Loan Registration' form with the 'Register/Lock' tab selected. The form is divided into two main sections: 'Borrower Information' and 'CoBorrower Information'. The 'CoBorrower' checkbox is checked. The 'Veteran' and 'Surviving Spouse Of Veteran' checkboxes are highlighted with a red box.

Borrower Information		CoBorrower Information	
Last *	Homeowner	Last	Homeowner
First *	John	First	Mary
Middle		Middle	
SSN *	999-40-5000	SSN	500-22-2000
Experian *		Experian *	
Trans Union *		Trans Union *	
Equifax *		Equifax *	
Veteran	<input type="checkbox"/>	Veteran	<input type="checkbox"/>
Surviving Spouse Of Veteran	<input type="checkbox"/>	Surviving Spouse Of Veteran	<input type="checkbox"/>

*This information will help determine your loan eligibility, verify this matches guideline requirements for the desired product.

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK – BORROWER INFORMATION

Complete the credit score information for Experian/trans Union/Equifax for the Borrower and Co-Borrower (if applicable).

Fields to be completed will highlight in red and list at the top of the “Register/Lock” screen.

This will help walk users through the required fields, once the information is completed the field will drop from the list and the red highlight will disappear.

Loan Information Register/lock Loan Estimate Written Providers Submit

- The Equifax field is required.
- The Experian field is required.
- The Trans Union field is required.
- The Equifax field is required.
- The Doc Prep/UW Buyout field is required.

Borrower Information

Last * AMERICA

First * ANDY

Middle

SSN * 999-60-3333

Experian * 700

Trans Union * 700

Equifax *

CoBorrower Information CoBorrower

Last AMERICA

First AMY

Middle

SSN 500-60-2222

Experian *

Trans Union *

Equifax *

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK – PROPERTY INFORMATION

Verify all information is accurate, make any necessary changes. (All Asterisk fields are required)

Property Information			
Address *	<input type="text" value="120 N MAIN STREET"/>	Property Type *	<input type="text" value="SFR"/>
City *	<input type="text" value="MOUNT CLEMENS"/>	Occupancy Type *	<input type="text" value="Primary Residence"/>
State *	<input type="text" value="MI"/>	Non-Occupant Co-Borrower	<input type="checkbox"/>
Zip Code *	<input type="text" value="48043"/>		

*This information will help determine your loan eligibility, verify this matches guideline requirements for the desired product.

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - LOAN DETAIL

1. Ensure all asterisk areas are complete and accurate, according to desired product requirements.
2. Indicate if you are buying out any fees
3. The Term and Amortization field will determine the eligible product pricing quotes.

The purchase price should be 0.00 when the transaction is a refinance

Loan Detail

Loan Type	Conventional	Loan Purpose	Purchase
Loan Amount *	\$ 100000.00	LTV	86.96%
Appraised Value *	\$ 115000.00	CLTV	86.96%
Purchase Price *	\$ 0.00	Waive Escrows	<input type="checkbox"/>
Subordinate Financing	\$ 0.00	Doc Prep/UW Buyout *	<input type="checkbox"/>
Assets	\$ 9,623.84	Expected AUS Response	DU Approve/Eligible
		Conv Loan PMI Type	Borrower Paid - Monthly Premium

Term	<input type="checkbox"/> 10 Yr	<input checked="" type="checkbox"/> 15 Yr	<input type="checkbox"/> 20 Yr
	<input type="checkbox"/> 25 Yr	<input checked="" type="checkbox"/> 30 Yr	

Amortization	<input checked="" type="checkbox"/> Fixed	<input type="checkbox"/> 3 Yr ARM	<input type="checkbox"/> 5 Yr ARM
	<input type="checkbox"/> 7 Yr ARM	<input type="checkbox"/> 10 Yr ARM	

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - LOAN DETAIL

Choose the **Expected** AUS Response with the following loan Programs :

Conventional-FHA-VA-Select (Jumbo)

- DU Approve/Eligible
- DU Approve Ineligible
- DU Refer/Eligible

Conventional

- LP Accept/Eligible
- LP Accept Ineligible

Jumbo

- DU Approve/Eligible
- DU Approve Ineligible

USDA

- GUS Accept/Eligible
- GUS Refer/Eligible

The screenshot shows a portion of a web form. The 'Expected AUS Response' field is highlighted with a red box, and its dropdown menu is open, also highlighted with a red box. The dropdown menu lists the following options: None/Not Submitted (highlighted in blue), DU Approve/Eligible, DU Approve/Ineligible, DU Refer/Eligible, LP Accept/Eligible, LP Accept/Ineligible, GUS Accept/Eligible, and GUS Refer/Eligible. Other visible fields include 'Waive Escrows' (checkbox), 'Doc Prep/UW Buyout *' (dropdown set to 'No'), 'Conv Loan PMI Type', and 'Amortization' (checkboxes for 'Fixed' and '7 Yr ARM').

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - LOAN DETAIL

Select the PMI type

Doc Prep/UW Buyout *	<input type="text"/>
Expected AUS Response	<input type="text"/>
Conv Loan PMI Type	<div style="border: 1px solid red; padding: 2px;"><ul style="list-style-type: none">Borrower Paid - Monthly PremiumBorrower Paid - Single PremiumBorrower Paid - Split PremiumLender Paid - Single Premium<li style="background-color: #00a0e3; color: white;">No MI</div>

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL

Select the amount of lock days needed.

Click on **Refresh Rates** to get a rate selection according to product parameters indicated in the Borrower Information/Property information/Loan Detail and Rate Lock Detail sections.

Rate Lock Detail

Lock-In Date	1/9/2017	Lock Days *	<input type="text" value="30"/>
Requested Rate	<input type="text" value=""/>	Requested Program	<input type="text" value=""/>

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL

After selecting “Refresh Rates” to obtain “Eligible Products” if a field from the Register/Lock screen is not completed it will list in red. Enter the missing information and select “Refresh Rates”

Rate Lock Detail

Lock-In Date	1/10/2017	Lock Days *	30	Refresh Rates ↻
Requested Rate	<input type="text"/> %	Requested Program	<input type="text"/>	

* Missing sales price/house value.

[✓ Register](#) [🔒 Lock](#)

[⏪ Previous](#) [Continue ⏩](#)

Upon Completion of missing or changed loan information always **Refresh Rates** to reload products and rates.

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL

All **Eligible and Ineligible Programs** are displayed according to fields completed on the **Register/Lock** screen in the Borrower Information/Property Information/ Loan Detail/Rate lock Detail sections

Eligible Programs	Ineligible Programs	Show details
FNMA 15 Yr Fixed - High Balance	☐15 YR FIXED CHOICE	
Rate: 4.250 Point: -2.802	☐15 YR FIXED CORE JUMBO	
Rate: 4.125 Point: -2.562	☐15 YR FIXED SELECT	
Rate: 4.000 Point: -2.348	☐30 YR FIXED CHOICE	
Rate: 3.875 Point: -2.115	☐30 YR FIXED CORE JUMBO	
Rate: 3.750 Point: -1.845	☐30 YR FIXED SELECT	
Rate: 3.625 Point: -1.634	☐Conv 15 Yr Fixed - DU Refi Plus <=105%	
Rate: 3.500 Point: -1.161	☐Conv 15 Yr Fixed - DU Refi Plus >125%	
Rate: 3.375 Point: -0.679	☐Conv 15 Yr Fixed - DU Refi Plus 105-125%	
Rate: 3.250 Point: 0.000	☐Conv 30 Yr Fixed - DU Refi Plus <=105%	
Rate: 3.125 Point: 0.839	☐Conv 30 Yr Fixed - DU Refi Plus >125%	
Rate: 3.000 Point: 1.213	☐Conv 30 Yr Fixed - DU Refi Plus 105-125%	
Rate: 2.875 Point: 1.722	☐FHLMC 15 Yr Fixed	
FNMA 30 Yr Fixed - High Balance	☐FHLMC 15 Yr Fixed - High Balance	
Rate: 5.000 Point: -2.424	☐FHLMC 30 Yr Fixed	
Rate: 4.875 Point: -2.165	☐FHLMC 30 Yr Fixed - High Balance	
Rate: 4.750 Point: -1.764		
Rate: 4.625 Point: -1.249		
Rate: 4.500 Point: -0.751		
Rate: 4.375 Point: 0.000		
Rate: 4.250 Point: 0.118		
Rate: 4.125 Point: 0.710		
Rate: 4.000 Point: 1.520		
Rate: 3.990 Point: 1.587		
Rate: 3.875 Point: 2.350		

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL

Clicking **Hide Details** will list the Ineligible Program parameters causing the product to show as Ineligible.

Changing the fields applicable to the parameters listed in “red” and click **Refresh Rates** this will change product to the list of **Eligible Programs**

However you may lock or Register an

Ineligible Program.

Eligible Programs

FNMA 15 Yr Fixed - High Balance

Rate: 4.250 Point: -2.802
Rate: 4.125 Point: -2.562
Rate: 4.000 Point: -2.348
Rate: 3.875 Point: -2.115
Rate: 3.750 Point: -1.845
Rate: 3.625 Point: -1.534
Rate: 3.500 Point: -1.161
Rate: 3.375 Point: -0.679
Rate: 3.250 Point: 0.000
Rate: 3.125 Point: 0.839
Rate: 3.000 Point: 1.213
Rate: 2.875 Point: 1.722

FNMA 30 Yr Fixed - High Balance

Rate: 5.000 Point: -2.424
Rate: 4.875 Point: -2.165
Rate: 4.750 Point: -1.764
Rate: 4.625 Point: -1.249
Rate: 4.500 Point: -0.751
Rate: 4.375 Point: 0.000
Rate: 4.250 Point: 0.118
Rate: 4.125 Point: 0.710
Rate: 4.000 Point: 1.520
Rate: 3.990 Point: 1.587
Rate: 3.875 Point: 2.350

Ineligible Programs

Hide details

15 YR FIXED CHOICE

Rate: 6.125 Point: 0.000
**** CONFORMING / HIGH BALANCE LOAN AMOUNT NOT ALLOWED**

15 YR FIXED CORE JUMBO

**** PUR/RT: UNITS, LTV, CLTV, HCLTV, LOAN AMT AND/OR SCORE REQUIREMENTS NOT MET**
*** MANUAL UNDERWRITE ONLY**

15 YR FIXED SELECT

Rate: 3.875 Point: 0.000
**** OO, PUR: UNITS, LTV, CLTV, HCLTV, LOAN AMT AND/OR SCORE REQUIREMENTS NOT MET**
*** LTV >80%: HIGH BALANCE LOAN AMOUNT NOT ALLOWED**

30 YR FIXED CHOICE

Rate: 5.875 Point: 0.000
**** CONFORMING / HIGH BALANCE LOAN AMOUNT NOT ALLOWED**

30 YR FIXED CORE JUMBO

**** PUR/RT: UNITS, LTV, CLTV, HCLTV, LOAN AMT AND/OR SCORE REQUIREMENTS NOT MET**
*** MANUAL UNDERWRITE ONLY**

30 YR FIXED SELECT

Rate: 4.250 Point: 0.000
**** OO, PUR: UNITS, LTV, CLTV, HCLTV, LOAN AMT AND/OR SCORE REQUIREMENTS NOT MET**
*** LTV >80%: HIGH BALANCE LOAN AMOUNT NOT ALLOWED**

Conv 15 Yr Fixed - DU Refi Plus <=105%

Rate: 3.250 Point: 0.000
**** PUR/RT: UNITS, LTV, CLTV, HCLTV, LOAN AMT AND/OR SCORE REQUIREMENTS NOT MET**

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL

Select the rate you would like to be disclosed on the initial LE or the rate you would like to lock.

Select **Register** and you will move to the **Loan Estimate** screen to continue the New Loan Registration process or **Lock**. Both actions can also be taken at this time.

Lock-In Date: 1/10/2017
Lock Days: 30
Requested Rate: 3.750 %
Requested Program: RD / USDA 30 Yr Fixed

Eligible Programs

RD / USDA 30 Yr Fixed

- Rate: 5.000 Point: 2.769
- Rate: 4.875 Point: 2.769
- Rate: 4.750 Point: 2.769
- Rate: 4.625 Point: 2.769
- Rate: 4.500 Point: 2.769
- Rate: 4.375 Point: 2.769
- Rate: 4.250 Point: 2.488
- Rate: 4.125 Point: 1.480
- Rate: 4.000 Point: 1.116
- ✓ Rate: 3.750 Point: 0.000**
- Rate: 3.500 Point: -1.462
- Rate: 3.375 Point: -1.883
- Rate: 3.250 Point: -2.321

RD / USDA 30 Yr Streamline

- Rate: 5.000 Point: 2.769
- Rate: 4.875 Point: 2.769
- Rate: 4.750 Point: 2.769
- Rate: 4.625 Point: 2.769
- Rate: 4.500 Point: 2.769
- Rate: 4.375 Point: 2.769
- Rate: 4.250 Point: 2.488
- Rate: 4.125 Point: 1.480
- Rate: 4.000 Point: 1.116
- Rate: 3.875 Point: 0.729
- Rate: 3.750 Point: 0.000
- Rate: 3.625 Point: -1.059
- Rate: 3.500 Point: -1.462
- Rate: 3.375 Point: -1.883
- Rate: 3.250 Point: -2.321

Ineligible Programs

None

Register **Lock**

[Previous](#)

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL INELIGIABLE PROGRAMS

Clicking The **Ineligible Program** will display rates.
Select the desired rate and click **Lock**

Ineligible Programs can be locked and registered.

* Additional rate adjustments may apply on Ineligible program locks, if information is not reflected in the Register/Lock screen

The screenshot displays a web interface with two columns: 'Eligible Programs' and 'Ineligible Programs'. The 'Eligible Programs' column shows 'None'. The 'Ineligible Programs' column lists various mortgage options, with the selected rate 'Rate: 3.625 Point: 2.208' highlighted by a red box and a red arrow. A 'Show details' button is located at the top right. At the bottom, there are 'Previous', 'Register', and 'Lock' buttons, with the 'Lock' button also highlighted by a red box. A 'Continue' button is at the bottom right.

Eligible Programs

None

Ineligible Programs

Show details

- FHA 30 Yr 203k Limited
Rate: 4.750 Point: -2.671
Rate: 4.625 Point: -2.080
Rate: 4.500 Point: -1.768
Rate: 4.375 Point: -1.442
Rate: 4.250 Point: -1.094
Rate: 4.125 Point: -0.408
Rate: 4.000 Point: -0.040
Rate: 3.875 Point: 0.349
Rate: 3.750 Point: 0.763
- ✓ Rate: 3.625 Point: 2.208
- Rate: 3.500 Point: 2.912
Rate: 3.375 Point: 3.035
Rate: 3.250 Point: 3.473
*** MIN FICO 620
- FHA 30 Yr 203k Limited - HUD 100 Down
- FHA 30 Yr 203k Limited - HUD Owned
- FHA 30 Yr 203k Standard
- FHA 30 Yr 203k Standard - High Balance
- FHA 30 Yr 203k Standard - HUD 100 Down
- FHA 30 Yr 203k Standard - HUD Owned
- FHA 30 Yr Fixed
- FHA 30 Yr Fixed - High Balance
- FHA 30 Yr Fixed - HUD 100 Down
- FHA 30 Yr Fixed - HUD Owned
- FHA 30 Yr Fixed Streamline
- FHA 30 Yr Fixed Streamline - High Balance

Previous

Register

Lock

Continue

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL

Confirm Yes or No to proceed in Locking an Eligible loan.

Lock Loan?

Are you sure you want lock this loan program?

Program: **FHA 30 Yr Fixed**
Rate: **3.875%**

Once your loan is **Locked** any changes to a field identified by an asterisk must be completed through a "Change of Circumstance" located within your pipeline.

Yes No

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL

Confirm **Yes** or **No** to proceed in Locking an Ineligible loan.
The reason for locking the loan ineligible must be completed.

Lock Loan?

Are you sure you want lock this loan program?

Program: **FHA 30 Yr Fixed - High Balance**
Rate: **3.625%**

**** HIGH BALANCE LOAN AMT ONLY**
You have chosen an ineligible program. Please indicate the reason(s):

Once your loan is **Locked** any changes to a field identified by an asterisk must be completed through a "Change of Circumstance" located within your pipeline.

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK - RATE LOCK DETAIL

Confirm Yes or No to proceed in Registering the loan.

Register Loan?

Are you sure you want register this loan program?

Program: **FNMA 15 Yr Fixed**
Rate: **3.925%**

Once your loan is **Registered** any changes to a field identified by an asterisk must be completed through a "Change of Circumstance" located within your pipeline.

MiMutual Mortgage Wholesale Website Training

From: Do_Not_Reply@lendingqb.com
 Date: 3/17/17 3:17 PM (GMT-05:00)
 To: Jonathan Zoref <jzoref@mmutual.com>
 Subject: 2017030034 - MAX SKINNER - Loan Registration Certificate

This notification was automatically generated for you. Please do not directly reply to this email.

NEW LOAN REGISTRATION PROCESS

REGISTER/LOCK – LOAN REGISTRATION CERTIFICATE EMAIL

Once your loan is registered you will receive a **Loan Registration Certificate.**

This contains all the information received by MMI via the FNMA 3.2 upload

FNMA 30 Yr Fixed
 Payment Type: **Principal & Interest**
 Certificate Reference #: 2017030034

Certificate Date: 3/1/2017 12:17:18 PM PST

Loan Officer Information		Company Phone: (310) 784-8800	
Company: REQUEST MORTGAGE INC		Company Fax:	
Loan Officer: BARBARA L. EIDE		Loan Officer Phone: (818) 427-1588	
Loan Officer Email Address: barbara@loans@sbcbglobal.net		Loan Officer Fax:	
Processor (External) Information		Phone: (310) 784-8800	
Processor (External): Pamela Comstock		Fax:	
Email Address: pcomstock@aemail.com			
Account Executive Information		Phone: (248) 203-1340	
Account Executive: Jonathan Zoref		Fax:	
Email Address: jzoref@mmutual.com			

Loan Scenario		Subject Property Information	
Borrower Information		Property State	
Borrower	MAX SKINNER	Property Type	SFR
Borrower SSN	***-**-****	Structure Type	Detached
Borrower Citizenship	US Citizen	Number of stories	1
Spouse	MARY SKINNER	Is In Rural Area	No
Spouse SSN	***-**-****	Is Condo/lot	No
Spouse is Primary Wage Earner	No	Is Non-Warrantable Proj	No
Primary Wage Earner Middle Score	753 *	Property Purpose	Primary Residence
Lowest Middle Score	0 *	Occupancy Rate	75.000%
First Time Home Buyer	No	Gross Rent	\$0.00
Has Housing History	Yes	Additional Housing Expense	\$116.85
Self Employed	Yes	Property Address	
Total Income	\$31,860.00	3354 LAKE LINDERO DRIVE	
Present Housing Expense	\$0.00	AGOURA HILLS, CA 91301	
Total Non-mortgage Debt Payment	\$1,264.00	County: Los Angeles	
* Has been modified by user.			
Loan Information		Supplemental Information	
Loan Purpose	Purchase	Lender Fee Buyout	No
Amort Type	Fixed	HOUSEHOLD SIZE	NOT APPLICABLE
Lien Position	First Lien	Originator Compensation	
Sales Price	\$380,000.00	Compensation Source	Lender
Loan Amount	\$342,000.00	Compensation Points	2.174%
Upfront MIP Financed	\$0.00	Compensation Amount	\$7,435.00
Total Loan Amount	\$342,000.00	Compensation Plan Date	1/18/2017
Cashout Amount	\$0.00		
LTV / CLTV	90.000% / 90.000%		
PMI Provider	NationalMI		
MIP / FF	BPMI-Monthly, 0.41% Monthly		
Impound	Yes		
Rate Lock (days)	30		
Doc Type	Full Document		
Term / Due	360 / 360		
Prepayment Penalty	No Prepay		
Reserves Available (months)	N/A		
Estimated Closing Date	3/31/2017		
AJ Response	DU Approve/Eligible *		
* Has been modified by user.			

Denial Reasons:

- ALL BORROWERS MUST HAVE AT LEAST ONE FICO SCORE
- MIN FICO 620
- NONTRADITIONAL CREDIT; NON-OCCUPANT COBORROWER NOT ALLOWED

Message to Lender

MiMutual Mortgage Wholesale Website Training

NEW LOAN REGISTRATION PROCESS

Government Monitoring

New Loan Registration [submit a loan](#)

Loan Information Register/Lock **Government Monitoring** Loan Estimate Written Providers Submit

Borrower (HOMEOWNER, JOHN)

Interview Method

- Face-to-Face
- Fax or Mail
- Telephone
- Email or Internet

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino
- I do not wish to provide this information

Race

- American Indian or Alaska Native
Enter name of enrolled, or principle tribe
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- I do not wish to provide this information

Gender

Co-Borrower (HOMEOWNER, MARY)

Interview Method

- Face-to-Face
- Fax or Mail
- Telephone
- Email or Internet

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino
- I do not wish to provide this information

Race

- American Indian or Alaska Native
Enter name of enrolled, or principle tribe
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- I do not wish to provide this information

Gender

NEW LOAN REGISTRATION PROCESS

LOAN ESTIMATE

Once you have completed the Register/Lock screen (if you did not select “lock only”) you will move to the Loan Estimate.

The first four fields are grayed out, the information is completed when the loan is “Registered”

If you need to apply changes to these fields use the “Actions” drop down on the pipeline and submit a “Change of Circumstance (COC)”

Loan Information	Register/Lock	Loan Estimate	Written Providers	Submit
Loan Program		Conv 30 Yr Fixed		
Compensation Type		Lender Paid		
Escrow Waiver		No		
Doc Prep/Underwriting Buyout		No		

Actions Dean Butterfield

- Document Upload
- Change of Circumstance**
- Closing Request
- Order Appraisal / Final Inspection
- Loan Escalation

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NEW LOAN REGISTRATION PROCESS

LOAN ESTIMATE

Input the required fees complete this action until all LE fee sections are complete. Asterisk fields are required

A : Origination Charges

Document Preparation Fee *

200

Loan Origination Fee

Processing Fee

Underwriting Fee *

795

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NEW LOAN REGISTRATION PROCESS

LOAN ESTIMATE

Continue entering fees until all LE fee sections are complete.
Asterisk fields are required.

Should you need more than one additional fee from the drop down menu. Select this icon  to add additional fields enabling you to add additional fees from the drop down.

Services Borrower Can Drop For Title - Attorney Fee Title - CPL Title - Closing Fee/Settlement * Title - Endorsement Fee Title - Examination Fee Title - Lender's Title Policy * Title - Notary Fee/Signing Fee Title - Wire Transfer Fee Additional Fees	E : Taxes and Other Government Fees Recording Fee For Assignment Recording Fee For Deed Recording Fee For Mortgage/DOT * Transfer Tax Additional Fees G : Initial Escrow Payment at Closing	G : Initial Escrow Payment at Closing City Property Tax Annual * County Property Tax Annual * Flood Insurance Premium Annual Homeowners Insurance Premium Annual * Other Property Tax Annual	H : Other Costs Title - Owner's Title Policy (Optional) Additional Fees J : Total Closing Costs Lender Credits Seller Credits	Con Con Dry Elec Env Fou Hon Hon Hon Hon Hon Mol Pes Plur Pow Rec Roo Sep Stru Sun Wat Wel
---	---	--	--	---

NEW LOAN REGISTRATION PROCESS

LOAN ESTIMATE

Input the required fees complete this action until all LE fee sections are complete. Asterisk fields are required

The screenshot displays a web interface for loan registration. It features two main sections: 'B: Services You Cannot Shop For' and 'C: Services Borrower Can Shop For'. In section B, a list of fees is shown, with 'Appraisal Fee *', 'Credit Report Fee *', 'Flood Certification *', 'Third Party Processing Fee', and 'Additional Fees' highlighted by a red box. To the right, there are input fields for these fees, with '100*' and '8**' entered. A red box highlights the 'Additional Fees' dropdown menu, which is open to show a list of options: 'Appraisal (in-process) Fee', 'Automated Underwriting Engine Fee', 'Condo Certification Fee', 'Subordination Fee', 'TX Attorney Fee', and 'Work Number Fee'. A blue '+' icon is visible next to the dropdown. A text box on the right explains that the '+' icon is used to add more fee fields.

*A set amount of \$100 will be templated for credit report and the accurate charge will be adjusted if necessary upon receipt of the invoice, when issuing the CD.

**The Fee for a flood certificate is \$7.70 LQB, will round up the fee to \$8 on the LE

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NEW LOAN REGISTRATION PROCESS

LOAN ESTIMATE

- You can now input the months in which taxes are due for City, County and Other Property Tax.
- After completing the government monitoring questions, you are navigated to the LE Fees tab and will find the updated interface under section **G: Initial Escrow Payment at Closing**.

G: Initial Escrow Payment at Closing		
	Annual Amount	Disbursement Months
City Property Tax Annual *	<input type="text"/>	Jan ▾ ✕ +
County Property Tax Annual *	<input type="text"/>	Jan ▾ ✕ +
Flood Insurance Premium Annual	<input type="text"/>	
Homeowners Insurance Premium Annual *	<input type="text"/>	
Other Property Tax Annual	<input type="text"/>	Jan ▾ ✕ +

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NEW LOAN REGISTRATION PROCESS

LOAN ESTIMATE

You can input as many as four disbursement months and can only select that particular month once for each item. If an amount is present within the annual tax field, at least 1 month will be required.

	Annual Amount	Disbursement Months
City Property Tax Annual *	1200	Jan * ✕ May * ✕ Sep * ✕ Nov * ✕
County Property Tax Annual *	600	Oct * ✕ +
Flood Insurance Premium Annual		
Homeowners Insurance Premium Annual *	1200	
Other Property Tax Annual	300	Jan * ✕ Jul * ✕ +

Once the fees and service providers are completed, the disbursements months are included on the final submit screen, added to the LE Fees Worksheet and populated onto the Non P&I Housing Expenses screen.

NEW LOAN REGISTRATION PROCESS

LOAN ESTIMATE

Complete any seller credits applicable to the transaction.

The Lender Credits will populate from the choose rate on the Register/Lock screen

J : Total Closing Costs

Lender Credits	<input type="text" value="0"/>
Seller Credits	<input type="text"/>

[← Previous](#)

When LE fees are complete
Click **“Continue”** to proceed to
Written Providers List

[Continue →](#)

NEW LOAN REGISTRATION PROCESS

WRITTEN PROVIDERS LIST

All Written Providers should be completed in the Written Providers screen

MiMutual Dashboard Pipeline New Loan Registration Resources ▾

New Loan Registration submit a loan

Loan Information Register/Lock Loan Estimate **Written Providers** Submit

Title - Attorney Fee : \$123.00 Copy WP Info From [Dropdown]

Service Provider * [Text Field] Affiliated?

Address * [Text Field]

City * [Text Field] State * [Dropdown] Zip * [Text Field]

Phone * [Text Field] Email * [Text Field]

Title - Wire Transfer Fee : \$123.00 Copy WP Info From [Dropdown]

Service Provider * [Text Field] Affiliated?

Address * [Text Field]

City * [Text Field] State * [Dropdown] Zip * [Text Field]

Phone * [Text Field] Email * [Text Field]

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NEW LOAN REGISTRATION PROCESS

WRITTEN PROVIDERS LIST

Complete the service providers information, according to the fee name listed.
Asterisk fields are required

Loan Information Register/Lock Loan Estimate **Written Providers** Submit

Title - Closing Fee/Settlement : \$1,000.00 Copy WP Info From

Service Provider * Affiliated?

Address

City State Zip

Phone * Email

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NEW LOAN REGISTRATION PROCESS

WRITTEN PROVIDERS LIST

To copy the service provider information for another fee click the drop down and select the fee name you would like to copy.

The screenshot shows a registration form with the following elements:

- Header: "Title - Lender's Title Policy : \$800.00"
- Buttons: "Copy WP Info From" (highlighted with a red box) and a dropdown menu (highlighted with a red box) containing "Title - Closing Fee/Settlement".
- Form fields: "Service Provider *", "Address", "City", "Phone *", "State" (dropdown), "Zip", and "Email".
- Checkbox: "Affiliated?"
- Navigation: "Previous" and "Continue" buttons.
- Sidebars: A "TIP!" sidebar with text about "Lender Credit" and a "Written Provider Section Errors" sidebar listing "Title - Lender's Title Policy".

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NEW LOAN REGISTRATION PROCESS

WRITTEN PROVIDERS LIST

Confirm **Yes** or **No** to copy the Service provider information for the next fee.

The screenshot displays a web application interface with a modal dialog box titled "Copy Written Provider Info?". The dialog asks, "Are you sure you want to copy provider info?". Below the question, it shows the source and destination of the data: "From: Title - Closing Fee/Settlement" and "To: Title - Lender's Title Policy". At the bottom of the dialog are two buttons: a green "Yes" button with a checkmark and a red "No" button with an 'x'. The background shows a form with fields for "City", "Phone", "Title - Lender's Title Policy", "Service Provider", "Address", "City", "State", "Zip", and "Email". There are "Previous" and "Continue" buttons at the bottom of the form. On the right side, there is a "TIP!" section with "Lender Credit" information and a "Written Provider Section Errors" section.

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NEW LOAN REGISTRATION PROCESS

WRITTEN PROVIDERS LIST

Once a broker gets to the Written Providers tab, they will be able to either:

- Click Manage Providers in which to edit, add, remove, or favorite service providers for their broker company.
- Assign a “favorited” service provider from a drop down menu to the desired fee.
- They also will be able to quickly apply the service provider information – name, address, city, etc. – to all fees by clicking the “Copy to All Providers” button

The screenshot shows the 'New Loan Registration' interface with the 'Written Providers' tab selected. The form includes a navigation bar with tabs for 'Loan Information', 'Float/Lock', 'Government Monitoring', 'Loan Estimate', 'Written Providers', and 'Submit'. A 'Manage Providers' button is located in the top right corner. The main form area displays 'Title - Closing Fee/Settlement : \$250.00' and a 'Copy WP Info From' dropdown menu. Below this, there are input fields for 'Service Provider' (with a dropdown menu), 'Address', 'City', 'Phone', 'State' (with a dropdown menu showing 'MI'), 'Zip', and 'Email'. A 'Copy to All Providers' button is positioned to the right of the 'Service Provider' field. A 'Manage Providers' button is also visible in the top right corner of the form area.

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NEW LOAN REGISTRATION PROCESS

WRITTEN PROVIDERS LIST

Manage Providers

Favorite Providers

	Provider	Address	City	State	Zip	Email	Phone	Affiliated	
	123 Test Title Company	123 Test Drive	Port Huron	MI	48060	fake@fake.com	(810) 404-4174	False	
	Luke's Title	5073 Aintree	Rochester	AL	48306	luke@title.com	(248) 555-3753	False	
	Test Wire Company	456 Test Stree	Port Huron	MI	48060	faek@test.com	(810) 555-5555	False	

Add provider AL False

Other Providers Used in the Past

Provider	Address	City	State	Zip	Email	Phone	Affiliated	Move to Favorites	Hide
ABC Title Company	456 Fake Stree	Croswell	AL	48422	test@test.com	(810) 555-5555	False		

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NEW LOAN REGISTRATION PROCESS

SUBMIT

Within the Loan Summary screen review the Loan Details information for accuracy, should any information need updating utilize the Loan Change Request process.

New Loan Registration submit a loan

Loan Information Register/Lock Loan Estimate Written Providers **Submit**

Loan Summary

Loan Details

Loan Number	2016100201 - UW TEST - FHACO
Borrower	ANDY AMERICA
Co-Borrower	AMY AMERICA
Address	To be determined Saint Louis NJ, 63135
LTV	80.000%
Total Loan Amount	\$162,800.00
Loan Program	FHA 30 Yr Fixed
Loan Purpose	Refinance Cashout
Rate	4.125%
Loan Status	Loan Registered
Lock Exp. Date	Not Locked
Loan Officer	Jake Wasser
Alternate Contact	(none)

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NEW LOAN REGISTRATION PROCESS

SUBMIT

Within the Loan Summary screen review the Loan Estimate Information for accuracy, should any information need updating.

Click on the Previous button at the bottom of the screen to return to the Loan Estimate and Written Provider List screen and change any fields necessary.

When review is complete and all information is deemed accurate click **Submit**

Loan Estimate

A: Origination Charges

\$200	Document Preparation Fee
\$695	Underwriting Fee

B: Services You Cannot Shop For

\$500	Appraisal Fee
\$6	Flood Certification
\$70	Credit Report Fee

C: Services Borrower Can Shop For

\$1000	Title - Lender's Title Policy
\$1000	Title - Closing Fee/Settlement

E: Taxes and Other Government Fees

\$500	Recording Fee For Mortgage/DOT
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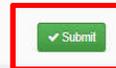
G: Initial Escrow Payment at Closing

\$800	Homeowners Insurance Premium Annual
\$1000	City Property Tax Annual
\$1200	County Property Tax Annual

H: Other Costs

J: Total Closing Costs

\$50435	Lender Credits
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Written Providers

Title - Closing Fee/Settlement

abc Title (Not Affiliated)

(888) 234-5678

Title - Lender's Title Policy

abc title (Not Affiliated)

(888) 234-8765

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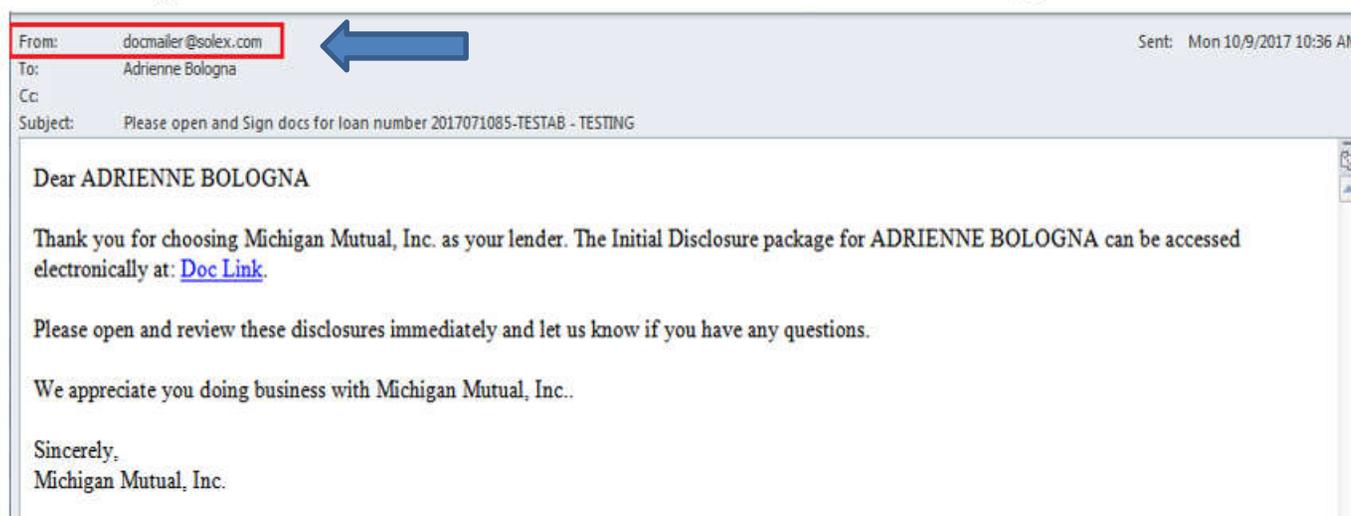
E-SIGN & E-CONSENT INSTRUCTIONS

- Email Notifications to follow E-sign Process
- Borrower & Co-Borrower E-Sign Process
- Loan Officer E-Sign Process
- Closing Disclosure E-Consent

E-SIGN INSTRUCTIONS

E-SIGNING DIRECTIONS FOR THE 1003 FOR THE LOAN OFFICER

The following emails will be delivered to the Loan Officer via docmailer@solex.com



click on the [Doc Link](#) hyperlink to access the package

MiMutual Mortgage Wholesale Website Training

E-SIGN INSTRUCTIONS

E-SIGNING DIRECTIONS FOR THE BORROWER & CO-BORROWER

The following email will be delivered to the borrower via docmailer@solex.com



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E-SIGN INSTRUCTIONS

ESIGNING PROCESS & CD-CONSENTING

<https://home.michiganmutual.com/forms/Michigan%20Mutual/Br-%20Esign%20process%20instructions%20%20.pdf>

The Doc Link within the e-mail opens a new browser window that requests the last 4 digits of the borrower's SSN, then click on "sign in".

solex

Sign in



A screenshot of a web form for signing in. At the top, there is a teal person icon. Below it is a text input field with the placeholder text "Enter last 4 digits of SSN here". Underneath the input field is a "sign in" button, which is highlighted with a red rectangular box. Below the button, there is a link that says "Forgot your ID?".

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E-SIGN INSTRUCTIONS

E-SIGNING DIRECTIONS FOR THE BORROWER & CO-BORROWER

Click on this button to sign out and you have completed the Electronic signature process!



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E-SIGN INSTRUCTIONS

E-SIGNING DIRECTIONS FOR THE 1003 FOR THE LOAN OFFICER



Once process is complete, the entire package will be displayed and can be printed out or downloaded to be saved.

Document List

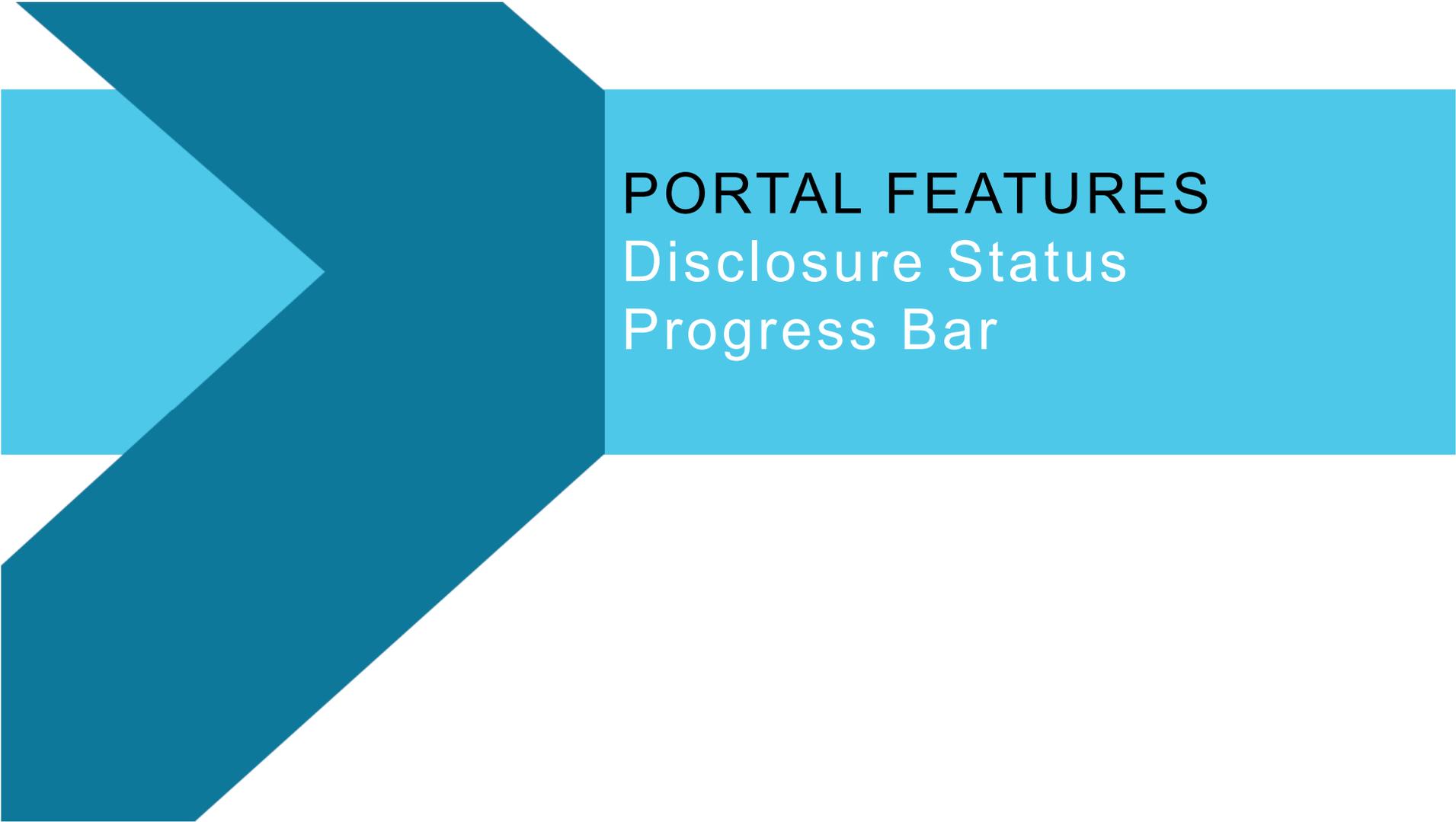
Documents are available to view/save until:
09/21/2017, 7:45 a.m. MDT

<input checked="" type="checkbox"/>	DOCUMENTS		
<input checked="" type="checkbox"/>	1003 Uniform Residential Loan Application (BORROWER TESTING)		

Annotations: A red arrow points from the text 'Download package' to the download icon. Another red arrow points from the text 'Print package' to the print icon.

Signed out

Thanks for electronically completing your documents.
Return to your session to re-access documents.



PORTAL FEATURES

Disclosure Status

Progress Bar

The disclosure status progress bars can be accessed by clicking the loan number within the broker pipeline with a separate bar appearing for each borrower and the assigned loan officer. As each event occurs, a chevron/arrow will display as completed along with a date and/or time stamp to indicate when the event took place.

While the chevrons only address the initial LE and the initial CD, we will also display the dates of the most recent disclosed LE or CD to account for re-disclosures on the loan. **NOTE:** Correspondent lenders who provide their own closing docs will not have any disclosure status bars within the pipeline since we do not provide any LEs or CDs on their behalf.



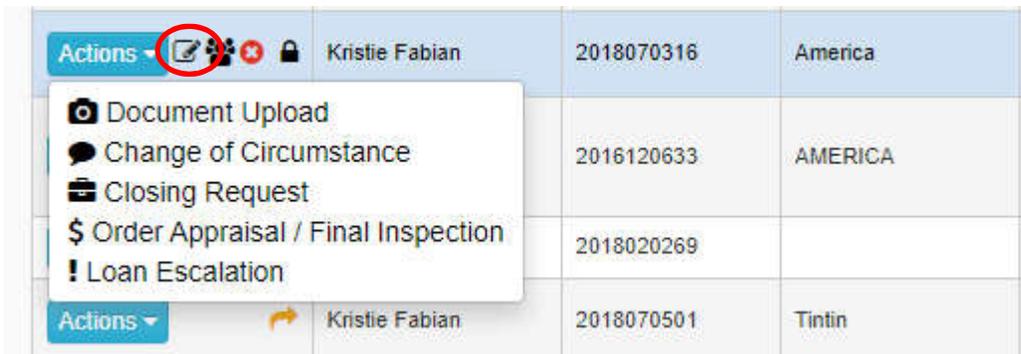
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Disclosure Resend Button

Request a resending of the initial LE or initial CD directly from the portal. This link will be active from the time of sending the initial LE/CD to the time is it signed/acknowledged.

To accomplish this:

1. Log into the portal, navigate to the desired loan and click the actions tab.
2. Click on Document Upload or the icon circled in red below.
3. Click on Disclosure Center.
4. Click on the desired orange resend button.
5. Verify the email address of the borrower and, if correct, click the Yes button.
 - a. This will send an email to the requested party to the email address on file.
6. If the email is incorrect, they can click the "Incorrect Email" button and enter the updated email.



Actions     	Kristie Fabian	2018070316	America
 Document Upload			
 Change of Circumstance		2016120633	AMERICA
 Closing Request			
 Order Appraisal / Final Inspection		2018020269	
 Loan Escalation			
Actions 	Kristie Fabian	2018070501	Tintin

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Information for Loan: 2018110428 (STAFFORD, CHARLES)



Loan Number: 2018110428	Loan Amount: \$265,000.00	Lock Status: NotLocked
Property: 3745 GARDEN COURT	Loan Purpose: Purchase	Interest Rate: 5.750%
Credit Score: 700	LTV: 47.748%	Net Price: 101.810%
Product Type: Conventional	CLTV: 47.748%	Lock Date:
Program: FNMA 30 Yr Fixed	Comp. Type: LenderPaid	Expiration Date:
Registered Date: 11/9/2018		Closing Date: 12/9/2018

Disclosure Status Latest Disclosed LE: 11/29/2018

Loan Officer : Test User



Borrower 1 : CHARLES M STAFFORD [Resend Initial LE Disclosures](#)



Borrower 2 : DEBORA L STAFFORD [Resend Initial LE Disclosures](#)



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Confirm Link Resend

Resend Initial LE Disclosures to DEBORA L STAFFORD?

This email will be sent to: **butterfielddean@gmail.com** Incorrect Email

* Please verify this is the correct email address before confirming your desire to resend the email. If incorrect, please click on the **Incorrect Email** button and provide an updated email address. Our disclosure desk team will re-send the disclosure email on your behalf.

✔ Yes ✘ No

Confirm Link Resend

Resend Initial LE Disclosures to DEBORA L STAFFORD?

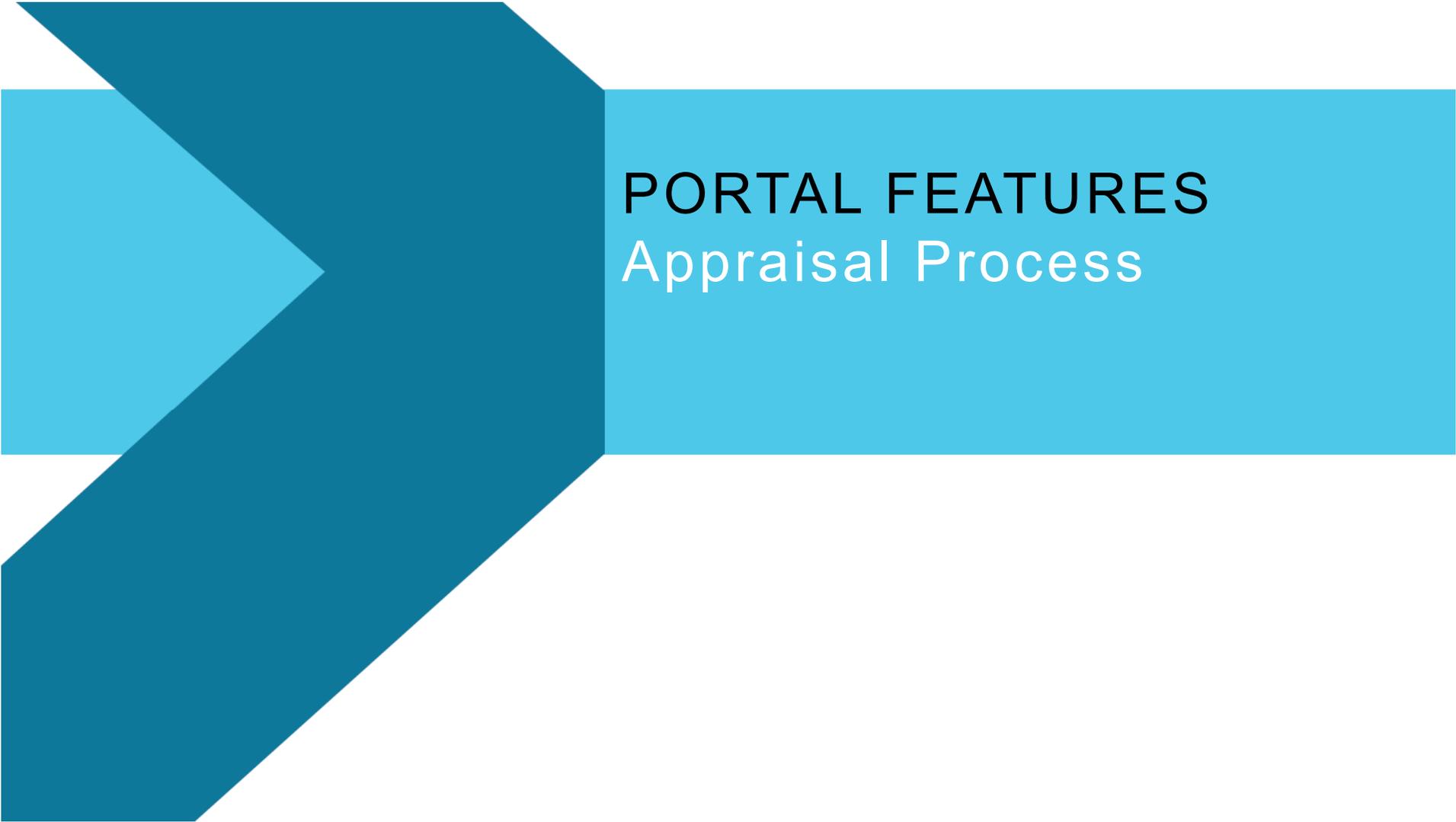
This email will be sent to: **butterfielddean@gmail.com**

* Please enter the corrected email address below. Our disclosure desk team will re-send the disclosure email on your behalf.

✔ Update Email ✘ Cancel

Closing Date: 12/9/2

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PORTAL FEATURES

Appraisal Process

Appraisal Process

Functionality to order appraisals through the MMI portal has been added to the “Action” button within the pipeline with receipt of the “Intent to Proceed” from the borrower. Clicking the Actions button will display the option to “**\$Order Appraisal/Final Inspection.**” The client will be driven to the Equity Solutions Website, or the AMC in which they are approved to utilize. Along with the convenience of the link within the portal, Equity Solutions will operate under the system Appraisal Scope, this is their internal system to order and track appraisals. The client will experience a more efficient user friendly experience within the Equity Solutions website:

<http://www.esusa.net/>

Click Link Below to Watch Appraisal Scope Demo:

<https://www.screencast.com/t/U3eXShVn>



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CLIENT SIGNUP

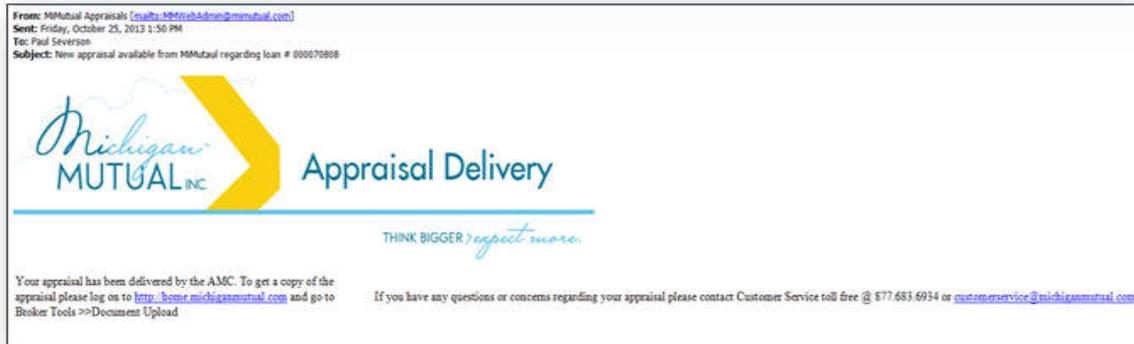


Company Information

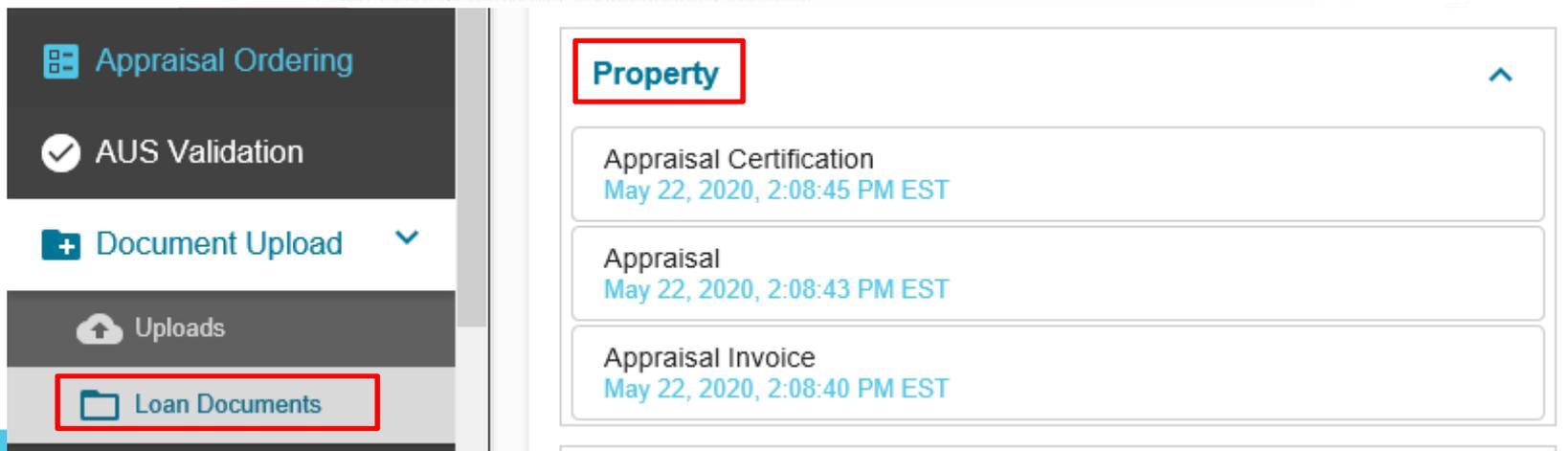
*Company Name	<input type="text"/>	*Address	<input type="text"/>
*Account Type	<input type="text" value="Mortgage Broker"/>	Additional Address	<input type="text"/>
*Phone	<input type="text"/>	*City	<input type="text"/>
Fax	<input type="text"/>	*Country	<input type="text" value="United States"/>
Client Reference ID:	<input type="text"/>	*State	<input type="text" value="Alabama"/>
		*ZIP	<input type="text"/>
*First Name	<input type="text"/>	*Company eMail	<input type="text"/>
*Last Name	<input type="text"/>	Estimated Amount of orders a month	<input type="text"/>

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Email Client Receives when Appraisal is received by MiMutual



Retrieving Appraisal from MiMutual website



MiMutual Mortgage Wholesale Website Training



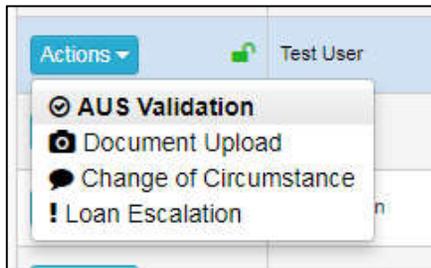
PORTAL FEATURES
AUS Validation &
DOCUMENT UPLOAD

PORTAL FEATURES

AUS Validation

Once the file is Registered - there are two ways in which to launch the AUS validation:

Click "AUS Validation" under the Actions button
Click the button within the Document Upload screen



AUS Validation & Release

Expected AUS Response
DU Approve/Eligible

DU Case File ID

Launch AUS

PORTAL FEATURES

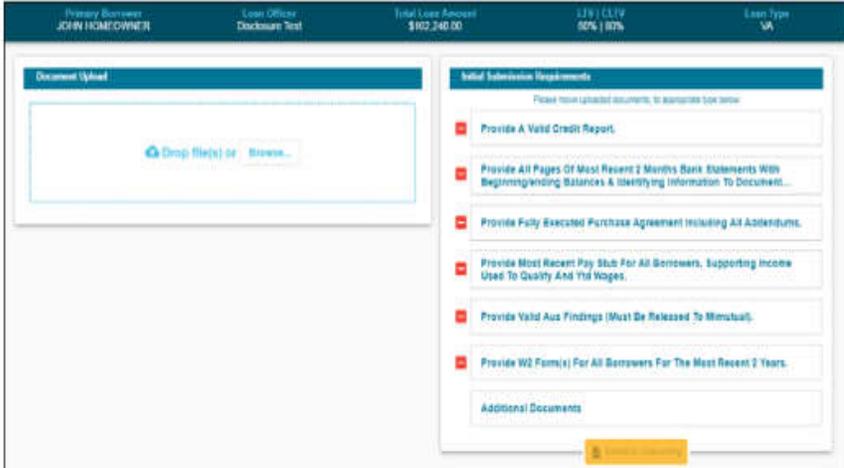
DOCUMENT UPLOAD

The **Document Upload** icon  under Actions will enable users to upload documents.

Minimum Initial Submission Requirements

After completing the initial loan registration process and AUS validation, you will be required to utilize specific items in which to upload the initial loan documents.

There is a general placeholder of "Additional Documents" that can be utilized for uploading documents that do not necessarily fit into one of the other listed items.



The screenshot shows a web interface for document upload. At the top, there is a header with the following information: Primary Borrower: JOHN HOMEOWNER, Loan Officer: Disclosure Test, Total Loan Amount: \$ 102,240.00, LTV / CLTV: 85% / 87%, and Loan Type: VA. Below the header, there are two main sections. On the left, under the heading "Document Upload", there is a large rectangular area with a blue border and a central button that says "Drop file(s) or Browse...". On the right, under the heading "Initial Submission Requirements", there is a list of six items, each with a red square checkbox and a text input field. The items are: "Provide A Valid Credit Report", "Provide All Pages Of Most Recent 2 Months Bank Statements With Beginning/ending Balances & Identifying Information To Document...", "Provide Fully Executed Purchase Agreement Including All Addendums.", "Provide Most Recent Pay Stub For All Borrowers, Supporting Income Used To Qualify And The Wages.", "Provide Valid Aus Findings (Must Be Released To Mmutual).", and "Provide W2 Form(s) For All Borrowers For The Most Recent 2 Years." Below this list is an "Additional Documents" section with a text input field and a yellow "Submit" button.

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PORTAL FEATURES

DOCUMENT UPLOAD

On the Document Upload Screen click the Select Files button, browse and upload the document(s)

- One PDF file
- 50 MB

The screenshot displays two side-by-side panels. The left panel, titled "Document Upload", features a dashed blue border and contains the text "Drop file(s) or" with a cloud upload icon, followed by a "Browse..." button. The right panel, titled "Submission Type", includes the instruction "Please move uploaded documents to appropriate type below" and a text input field containing "Prior To Docs Conditions". At the bottom right of the right panel is a yellow "Submit Documents" button with a document icon.

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PORTAL FEATURES

DOCUMENT UPLOAD - REVIEW LOAN DOCUMENTS

1. Click on Document Upload
2. Click on Loan Documents
3. Click on document to open and view

**The document is date and time stamped according to upload*

The screenshot displays two side-by-side panels from a web portal. The left panel, titled 'Loan Documents', has a teal header and contains two expandable sections. The 'Application' section is expanded, showing four items: three 'Loan Application' documents (all dated Jun 3, 2020, 12:53:30 AM EST) and one 'Personal Identification' document (dated Jun 2, 2020, 4:50:52 PM EST). The 'Approval' section is also expanded, showing three items: 'Approval Letter' (Jun 10, 2020, 4:19:06 PM EST), 'Automated Underwriting Feedback' (Jun 10, 2020, 4:14:02 PM EST), and 'Suspense Notification' (Jun 3, 2020, 10:18:37 PM EST). The right panel, titled 'Submission Archive', has a teal header and contains one expanded section, 'Conditions', which shows a single document: 'HOI - HO3 Policy.pdf' (dated Jun 3, 2020, 12:43:00 PM EST). Both panels include 'Expand all' and 'Collapse all' links. A yellow help icon is visible in the bottom right corner of the right panel.

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PORTAL TOUR

CONDITIONS PAGE

Click on Document Upload

Click on Conditions (circled below)

Tabs are labelled accordingly

The screenshot displays the 'Conditions' page in the MiMutual Mortgage portal. On the left, a dark sidebar menu lists various options, with 'Conditions' at the bottom circled in red. The main content area features a teal header with the title 'Conditions'. Below this, there are four tabs: 'Prior to Submission', 'Prior to Docs', 'Prior to Funding', and 'Suspense'. A blue arrow with a red outline points to the 'Suspense' tab. Underneath the tabs is a search bar labeled 'Search / Filter' and a checkbox for 'Show Cleared Conditions'. The main content area displays the message 'No Matching Prior To Submission Conditions Found'. A yellow help icon is visible in the bottom right corner of the page.

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PORTAL TOUR

PIPELINE STATUS PAGE

The corresponding condition ID as seen on the approval certification is viewable within the portal. You can also sort by any of the three header descriptions: ID, Status or Condition.

Conditions			
Prior to Submission	Prior to Docs	Prior to Funding	Suspense
Search / Filter		<input type="text"/>	<input type="checkbox"/> Show Cleared Conditions
ID	Status 	Condition	Date Cleared
5	Outstanding	Appraisal Report ordered through an approved AMC supporting a minimum value of \$260,000. Must include copy of appraiser's license, appraisal invoice and certification the report meets appraiser independence.	
10	Outstanding	Homeowner's Insurance (Refinances) - Provide evidence policy is paid in full up to the expiration date; and policy to equal loan amount or full replacement value. Policy to reflect agent's name, phone number and address. Evidence one-year policy, with at least 3 months remaining on policy. Provide written verification of the insurance premium amount paid; or the amount due. please update mortgagee clause	
11	Outstanding	Title Company to provide wiring instructions and Insured Closing Protection Letter dated within 30 days. The ICPL needs to be from the underwriter for the settlement agent, must be loan-specific and must be issued in the lender's name (including address).	
28	Outstanding	""Comparable Rent Schedule (Form 1007):Required in conjunction with the applicable appraisal report if the property is a one-unit property and the borrower is using rental income to qualify.""	
29	Outstanding	Preliminary title commitment dated within 90 days, in lender's name. Must reflect a 12 month chain of title and tax amounts. Provide escrow closing instructions, if applicable.	
30	Outstanding	Provide copy of current payoff statement for each mortgage/HELOC being paid off with this transaction. **N/A - owned free and clear pending title review	
31	Outstanding	Provide Net Tangible Benefit Worksheet	

MiMutual Mortgage Wholesale Website Training

PORTAL ENHANCEMENTS

APPROVAL CERTIFICATE

Underwriting Certificate will have the following status:

- Approval
- Suspended
- Declined

Condition categories will be as follows:

- PTD=Client to Provide=Prior to Docs
- PTD-P = Client to Provide = Junior Underwriter to Review
- PTD-U=Client to Provide=Underwriter to Review
- PTF= Prior to Funding

The certificate will not reflect a CTC title, it will show all conditions cleared with the exception of outstanding PTF conditions



APPROVAL CERTIFICATE

October 11, 2018 7:44 AM PDT
Michigan Mutual, Inc.
911 Military Street
Port Huron, MI 48060

Ref #: 2018100455
CRAIG A. TOGNAZZINI & CYNTHIA E. TOGNAZZINI
8927 HIERBA ROAD
AGUA DULCE, CA 91390

This mortgage loan has been approved on behalf of the above noted client with the following terms and conditions:

Loan Number	2018100455	All Response	DU Approve/Eligible
Approval Date		Approval Exp Date	12/20/2018
DO/OU Case ID	1386426039	Rate Lock Expiration	

Loan Information		Loan Purpose	Refinance Rate/Term
Loan Amount	\$412,000.00	Cashout Amount	\$0.00
Total Loan Amount	\$412,000.00	Impound?	Yes
Mortgage Insurance	No MI	Term / Due	360 / 360 Months
Upfront NCP Fee Financed	\$0.00	Loan Program	FINMA 30 Yr Fixed
Note Rate	4.875%	Payment Type	Principal & Interest
Max DTI / Rate	50.000% / 22.625%	Documentation	Full Document
LTV / CLTV / HCLTV	68.667% / 73.000% / 80.000%		

Collateral		Property Type	SFR
Home Value	\$600,000.00	Property Purpose	Primary Residence
Appraised Value	\$600,000.00	Asset Exp Date	

Income		Principal & Interest Ratio	92.180.34
Monthly Income	\$23,798.17		13.661% / 26.481%
Income Doc Exp Date	12/30/2018		

Credit		Credit Exp Date	12/27/2018
Qualifying Score	749		

Preliminary Title Report

Prelim Document Date		Prelim Title Exp Date	12/24/2018
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Loan Officer

Contact	CHERYL DELUCA	Phone	(800) 475-1460
E-mail	cheryl@californiamortgagegroup.net	Fax	

Broker Name

MENCONI & ASSOCIATES, INC DBA CALIFORNIA MORTGAGE GROUP

Account Executive

Contact	Jonathan Zoref	Phone	(248) 203-1340
E-mail	jzoref@mimutual.com	Fax	

Underwriter

Contact	Lori Campos	Phone	(657) 212-7479
E-mail	lcampos@mimutual.com	Fax	

Junior Underwriter

Contact	Erica Martinez	Phone	(314) 328-6687
E-mail	emartinez@mimutual.com	Fax	

Underwriter Signature: _____ Date: _____

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PTD	DATE CLEARED	CLEARED BY
48 Provide a Prelim CD from title or estimated Borrower Settlement Statement from escrow company with the following information: Approved Loan Amount, Title fees, HOA fees, Tax prorations, Upload via our web portal under closing final fees worksheet.		
47 Provide invoices for all 3rd party fees listed on the Loan Estimate/Closing Disclosure. Upload via our web portal under invoices. *****10/10 PROVIDE APPRAISAL INVOICE		
46 Provide valid email address for non-borrowing spouse and/or any additional party on title (if applicable)		
PTD-P	DATE CLEARED	CLEARED BY
32 Anti-Steering Disclosure (required only if lender paid) *****10/10 LOAN NUMBER IS MISSING AT THE TOP		
15 Provide Declarations Page. Policy must reflect agent's name, phone number, and address. Provide written verification of the insurance premium amount paid (for one year) or the amount due. *****10/10 MISSING PAGES 2& 3 OF HOI POLICY PROVIDED.		
34 Provide True and Certified Statement		
16 Title Company to provide wiring instructions and Insured Closing Protection Letter dated within 30 days. The ICP, needs to be from the underwriter for the settlement agent, must be loan-specific and must be issued in the lender's name (including address).		
PTD-U	DATE CLEARED	CLEARED BY
35 Michigan Mutual to obtain 4506T transcripts as applicable to the transaction.		
3 APPRAISAL REPORT ORDERED THROUGH AN APPROVED AMC SUPPORTING A MINIMUM VALUE OF \$600,000.00. MUST INCLUDE COPY OF APPRAISER'S LICENSE, APPRAISAL INVOICE AND CERTIFICATION THE REPORT MEETS APPRAISER INDEPENDENCE. (PTW NOT ALLOWED WITH TCF 2ND)		
49 Michigan Mutual, Inc. to pull an in-file credit report within 10 days of closing. Borrower(s) must qualify with any new debt. Additional conditions may apply if new debt was incurred or new inquiries appear.		
53 Upon acceptance of all Income, Credit & Collateral items MiMutual will submit this loan to TCF for approval (please allow 3 business days for processing after submission)		
54 Written or Verbal previous and Current VOE for B2. Confirm dates of employment. Any gaps greater than 30 days must be explained.		
55 Provide copy of recorded document for item 7 of prelim.		
56 If loan is not ready for CTC by 10-31 provide evidence Oct payment made to LoanCare.		
57 Provide copy of current payoff statement for LoanCare		
58 Provide evidence of amount of Annual taxes for land in Agua Dulce		
PTF	DATE CLEARED	CLEARED BY
13 Homeowners Insurance - Declarations page to reflect Michigan Mutual, Inc. ISADA as loss payee. Effective dates must extend for one full year past signing date. Provide one year paid receipt or evidence the premium has been paid in full for 12 months.		
38 Cash FROM borrower(s) cannot exceed \$0.00.		
39 Cash TO borrower(s) cannot exceed \$26000.00 (WIRE FROM TCF HELOC ONLY) NO CASH FROM THIS LIST TO TRANSACTION.		
41 Closing documents must be signed prior to earliest document expiration date of 01/28/2019(including VVOE)		

MiMutual Mortgage Wholesale Website Training



PORTAL FEATURES

Lock/Relock/Extend Rate

PORTAL TOUR

RESOURCES-LOCK A RATE

- Click on “Rates” or the “Lock Rate” icon to access the Borrower Paid or Lender Paid Rate Sheets.
- Borrower paid will **not** have your Comp built into the rate sheet.
- Lender paid will have your Comp built into the rate sheet.
- To lock a rate click on the green “Lock Rate” icon. Follow the data entry, anything with an asterisk must be completed. Then click on the green “Lock” button.
- Once you complete the above steps you will receive a rate lock confirmation via email from secondary.

The screenshot displays the Michigan Mutual Inc. portal interface. At the top, the logo 'Michigan MUTUAL INC.' is visible. A navigation bar contains links for 'RATES/GUIDELINES', 'RESOURCES', 'CONTACT US', and 'CAREERS'. Below this, there are several widgets: 'MORTGAGE PARTNER DASHBOARD', 'PRICEQUOTE', 'Sign Up For Announcements' (with an email input field and 'SIGNUP' button), 'Underwriting Turn Times' (with a table), and 'Broker Login' (with 'LOGOUT' and 'BROKER TOOLS' links). A 'Lock Rate' icon is also present. A dropdown menu is open under 'Resources', listing 'Rates', 'Automated Underwriting', 'Documents/Announcements', and 'MiPriceQuote'. A 'Pipeline' section is visible with the text 'check your pipeline status' and a table with columns for 'Loan Officer', 'Loan Number', 'Last Name', 'First Name', and 'Address'. A 'Lock Rate' button with a green padlock icon is highlighted.

Currently Working on...	DATE	COND
Files Received: BROKER/CORRESPONDENT	03/08	Next Day
Files Received: JUMBO LOANS	03/07	72 HRS

Loan Officer	Loan Number	Last Name	First Name	Address
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PORTAL TOUR

RESOURCES-RELOCK/EXTEND



- Click on the lock icon or



- Click on "Rate Lock" or if you would like to review our
- "Rate lock Policy" you can find this via any one of our "RATES" tabs in the portal.

***CURRENT RATES: Choose a ratesheet type below**

6/12/2020 v1 6/12/2020 9:03:56 AM Borrower Paid Comp Comp Amt: 0.000	6/12/2020 v1 6/12/2020 9:03:56 AM Correspondent Comp Amt: 0.000
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Tools

- Relock/Extend
- Rate Lock Policy**

Navigation Menu:

- Loan Application
- Fees
- Rate Lock**
- Disclosure Center
- Appraisal Ordering
- AUS Validation
- Document Upload
- Uploads
- Loan Documents
- Change of Circumstance
- Request Closing
- Conditions

Locking is available until 11:59 PM Eastern each business day. Please be advised, however, that rates and pricing will still display after 11:59 PM Eastern to allow registering new loan files – therefore pricing is subject to change.

Loan Details:

- Loan Purpose: RefinCashout
- Expected AUS Response: DU Approval/Eligible
- Compensation Type: Lender Paid

Lock Details:

- Current Net Price: 99.961
- Current Interest Rate: 4.125%
- Current Loan Program: FNMA 15 Yr Fixed
- Rate Lock Status: Locked
- Rate Lock Date: 5/28/2020
- Rate Lock Expiration: 7/13/2020

Pricing Adjustments:

Description	Points
N00, LTV > 60, LTV <= 70	-2.125
CASHOUT: SCORE >=740, LTV > 60, LTV <= 70	-0.625
	-2.750

Buttons:

- View Rate Lock
- Extend / Relock



PORTAL FEATURES

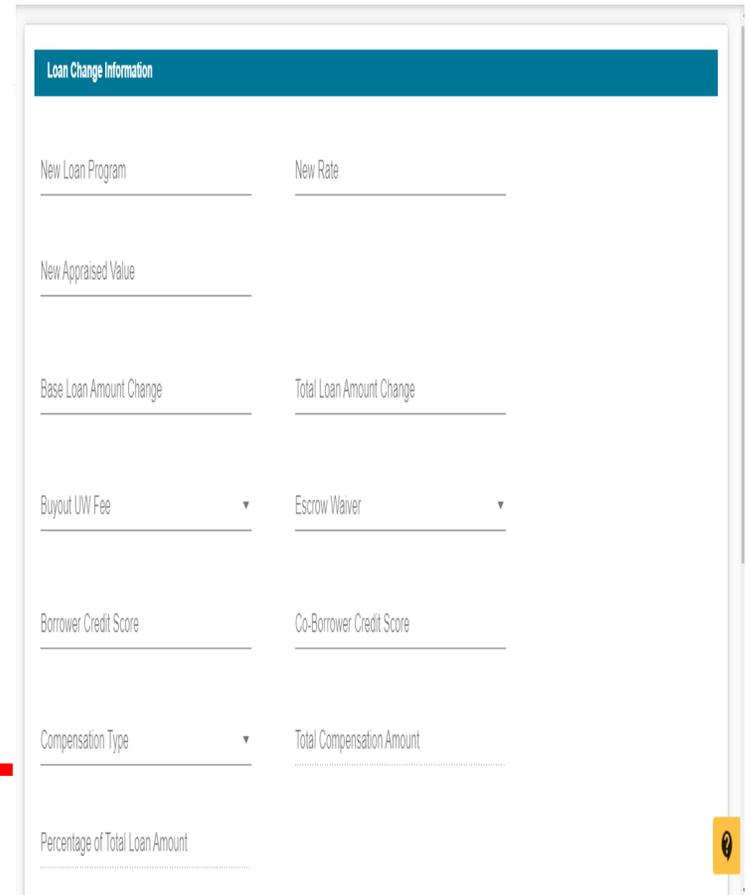
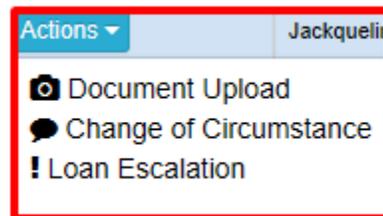
Change of Circumstance,
Loan Escalation Process,
Closing Request

PORTAL FEATURES

Change of Circumstance (COC)

Submit a “Request For Change of Circumstance “ for changes on unlocked and locked loans and Loan Product Changes

1. Navigate to the Change of Circumstance (COC) form from the “Actions” button on the pipeline
2. Complete ONLY the field (s) that are changing
3. Click the Submit Request Button

A screenshot of a web form titled 'Loan Change Information'. The form contains several input fields and dropdown menus arranged in two columns. The fields include: 'New Loan Program' and 'New Rate' (text inputs); 'New Appraised Value' (text input); 'Base Loan Amount Change' and 'Total Loan Amount Change' (text inputs); 'Buyout UW Fee' and 'Escrow Waiver' (dropdown menus); 'Borrower Credit Score' and 'Co-Borrower Credit Score' (text inputs); 'Compensation Type' and 'Total Compensation Amount' (dropdown and text input); and 'Percentage of Total Loan Amount' (text input). A yellow speech bubble icon is visible in the bottom right corner of the form area.

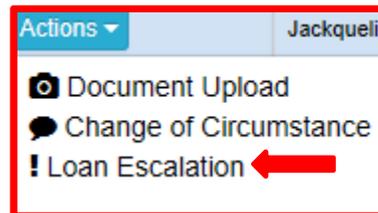
PORTAL FEATURES

LOAN ESCALATION

Users will use the Loan Escalation Form to escalate the following:

- Loan Decisions
- Conditions
- Missed Documentation
- Exception
- Collateral
- Decision

The MiMutual Underwriting Management Team will review and responded to within 24 hours.



A screenshot of the 'Escalation Submission' form. The form has a blue header with the text 'Escalation Submission'. Below the header, there are several input fields: 'Request Type' with a dropdown arrow and a yellow notification icon, 'Requestor Name' with the value 'Kristie Fabian', 'Requestor Email' with the value 'kfabian@mimutual.com', and 'Requestor Phone' with the value '(248) 286-9163'. To the right of these fields is a 'Supporting Documents' section with a dashed blue border and a 'Drop file(s) or Browse...' button. Below the input fields is a large text area labeled 'Issue for Review:'. At the bottom of the form is another text area labeled 'Justification for Reconsideration'. A yellow notification icon is visible in the bottom right corner of the form.

PORTAL FEATURES

LOAN ESCALATION

There are six Loan Escalation types, using the proper escalation helps ensure the appropriate person is reviewing the escalation.

Decision Escalation – Use this choice if you disagree with the Denial or Suspended decision.

Condition Escalation – Use this choice when a condition may not be deemed necessary per guidelines or you are attempting to clear the condition utilizing alternative documentation. Also if a condition needs review prior to all PTD-U or Suspense conditions being uploaded, to determine if the file is approvable, should this be a make or break condition requiring review

Missed Docs Escalation - Use this choice if you have submitted documentation which has not been addressed by the underwriter after their review.
(Please note our standard “Next Day” turn time to clear conditions.)

Exception – Use this choice if you are requesting an exception to be made.

Collateral Escalation – Use this choice if you are requesting a review of an item related to the appraisal.

Disclosure Escalation – Use this choice if you are requesting a review of a disclosure condition.

Escalation Submission

Request Type ▼ ⓘ 

Requestor Name
Kristie Fabian

Requestor Email
kfabian@mimutual.com

Requestor Phone
(248) 286-9183

Issue for Review:

Justification for Reconsideration

MiMutual Mortgage Wholesale Website Training

PORTAL TOUR

REQUEST FOR CLOSING

Request Closing

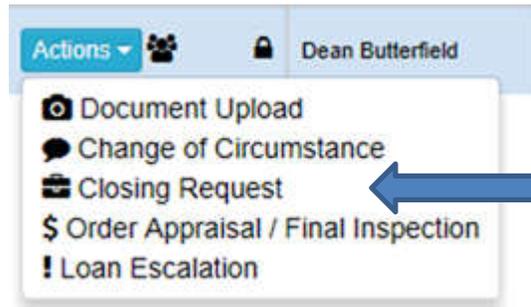
Signing Date Signing Time

Disbursement Date

Comments:

Closing Instructions

Power of Attorney Yes No
Closing in a Revocable Trust Yes No



- Upon CTC of your loan click on **Closing Request** under the “Actions” tab.
- MMI has a 48 hour closing policy.
- CTC today, the closing package will go out to the title/escrow company the next business day, for signing/closing/funding the following business day.

We are unable to process your closing request.

Lock Expiration: 6/19/20
Earliest Disbursement: 6/22/20

* Due to high closing request volume and the timing of your loan lock expiration date, there are no closing dates/times available. Please contact your AE for assistance in scheduling your closing request or submit a rate lock extension.

Next available Closing: 6/16/20

MiMutual Mortgage Wholesale Website Training

THANK YOU!

AGAIN, THANK YOU FOR PARTNERING WITH US AND WE LOOK FORWARD
TO A VERY SUCCESSFUL AND PROFITABLE BUSINESS PARTNERSHIP.

IF YOU NEED ADDITIONAL INFORMATION, PLEASE CONTACT YOUR
ACCOUNT EXECUTIVE.

