



MICHIGAN MUTUAL, INC.
YOUR HOME LOAN PARTNER

ANNOUNCEMENT#10-02, January 20, 2010

To: All Michigan Mutual Brokers

Re: Closing Request Form

Michigan Mutual has developed a revised closing document request form. It is our intent to mirror the new RESPA 2010 documents (GFE & HUD-1). We have posted the revised document request form on our web site at the following:

<http://home.michiganmutual.com/forms/Michigan%20Mutual/ClosingDocRequest.pdf>

We are in the process of revising the online web closing document request for use with the new RESPA 2010 forms. Please use the manual closing document request form for all loans originated after January 1, 2010 and closing on the new HUD-1.

Please contact your account executive if you have any questions.

We appreciate and value your business!



Closing Document Request Form
e-Mail: closing@michiganmutual.com
Fax #: (248) 203-7155

PLEASE COMPLETE ALL INFORMATION

MMI Loan#: _____

Purchase _____ Refinance _____ (Please indicate the transaction type)

Closing Date: _____ Time: _____ 1st Pay Date: _____

If the property is bank owned please indicate the date the closing package must be received by _____

Broker Information:

Broker Name: _____ Broker ID#: _____

Contact Name: _____ Account Exec: _____

Phone#: _____ Fax#: _____

E-Mail Address: _____

Title Company Information:

Title Company: _____ Contact: _____

Address: _____

Phone#: _____ Fax#: _____

E-Mail Address: _____

Borrower Information:

Borrower: _____

Co-Borrower: _____

Property Address: _____

Escrow Reserves:

Homeowners Ins. _____ Date Due: _____

Flood Ins Amt: _____ Date Due: _____

City/Summer Tax: _____ Date Due: _____

County/Winter Tax: _____ Date Due: _____

Loan Information:

Loan Amount: \$ _____ Rate: _____ Term: _____ LTV: _____

Deposit Amount: _____ Seller Contribution: **YES NO** Amount: _____

Subordinate Financing: **YES NO** Amount: _____

Power of Attorney: **POA must be transaction specific and an executed copy must be provided with doc request**

Settlement Closing Fees

Charges that cannot change from GFE			
	<u>Amount</u>	<u>Paid by (B/S/L)</u>	<u>POC (Y/N)</u>
<u>Origination Charges Includes:</u>			
Broker Charges	_____	_____	_____
+			
Yield Spread / Discount (bonafide only)	_____	_____	_____
+ / -			
MMI Underwriting Fee	\$775.00	_____	_____
+			
4506T Processing Fee	_____	_____	_____
=			
Total Origination Charges (Box #1 on GFE)	=====	=====	=====
Transfer Taxes	_____	_____	_____
<u>State Specific Fees:</u>			
TIEFF (Indiana Only)	_____	_____	_____

The Total of these Charges cannot increase more than 10% from GFE			
Appraisal	_____	_____	_____
Credit Report	_____	_____	_____
Inspection Fee	_____	_____	_____
Title Insurance Fee	_____	_____	_____
Title Services / Closing Fees	_____	_____	_____
Tax Certification Fee (Colorado Only)	_____	_____	_____
Recording Charges	_____	_____	_____
Lender's Title	_____	_____	_____
Owner's Title	_____	_____	_____
Other Fees: _____	_____	_____	_____
Other Fees: _____	_____	_____	_____