



**Effective Tuesday March 1, 2016**





























**Michigan Mutual will issue the CD Prior to CTC**

We are excited to announce to you our valued customer, that because of your feedback and our commitment to providing you with the best possible customer experience we are instituting a new process to allow the issuing of the initial CD prior to Clear to Close, when the following conditions are met.

1. **Final appraisal is approved.**
2. **Final Title Policy is approved.**
3. **Loan is locked.**
4. **All invoices for all 3<sup>rd</sup> party fees listed on the Loan Estimate/Closing Disclosure are received.**
5. **Your title/escrow company has completed the MiMutual Closing Disclosure Fee Sheet or they have prepared a Prelim CD.**
6. **All valid email addresses for non-borrowing spouse and/or any additional parties on title are provided.**
7. **An accurate anticipated closing date is provided.**
8. **The Purchase Agreement- has both listing and selling Real Estate Agents Company name, address, phone number and license # AND both Real Estate agents full names, phone numbers, email addresses and license numbers.**
9. **Loan must be in Approved/Approved with Conditions or Clear to Close status in order to issue an initial CD.**
10. **Loan must pass QM testing.**

Once the above conditions have been received and cleared from our CD Specialist, you will be notified via email, we will also contact you via phone, to complete the "Broker CD Request Form" located within your pipeline on the MiMutual website, indicated by the Suit case in the first column. (see below)

**Pipeline** check your pipeline status

	Loan Officer ▾	Loan Number ▾	Last Name ▾	First Name ▾	Address ▾	Date Registered
 	TEST	000057036	TEST7	BORROWER	12345 ANY STREET	
 	TEST	000057117	TEST8	BORROWER	12345 ANY STREET	
 	TEST	000057202	TEST9	BORROWER	12345 ANY STREET	
 	ERIC EASTMAN	000070808	WHITE	TEST	38415 ROYCROFT	
 	KRISTI WHITE	000079090	TEST	TEST	123 Main Street	03/16/2012
  <b>CD Request</b>		000090913	TEST	MARTHA	38418 HAPPY STREET	
 	JUSTIN PETER PESHKE	000096048	TESTING	TONI TEST	38415 ROYCROFT	11/17/2012
  	John Smith	000110130	AMERICA	ANDY	4321 CUL DE SAC STREET	11/06/2013
 	ERIC EASTMAN	000110675	TEST-WHELLER	DANIELLE	6569 W VANCEY DR	10/09/2013
 	ERIC EASTMAN	000110676	TEST-DIXON	QUENTIN	163 LONDON LANE	12/03/2013
 	ERIC EASTMAN	000110677	TEST-VANDER LEEK	THOMAS	725 CASS ST	12/05/2013
 	ERIC EASTMAN	000110678	TEST-BONDARY	JAMES	36464 HARNESS CIRCLE CT	11/06/2013
  	ERIC EASTMAN	000110679	TEST-ARMEY	JOSHUA	104 E ASH ST	01/10/2014

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1 2 3 4 5 ... 20 items per page

Clicking the suitcase icon brings up the Request Closing Disclosure form screen. (See Below) Please complete all fields and any notes necessary to the closing department. Complete by pressing the green submit button which will send the CD Request to our Closing department to issue the initial CD.

**All CD requests must be completed prior to 6:00pm EST for the closing department to issue the initial CD by end of business the next day.**

**\*\*\*Initial CDs will be issued no earlier than 7 business days prior to the closing date.\*\*\***

Michigan MUTUAL Dashboard Pipeline

### Pipeline

check your pipeline

Loan Officer	Current Phase
TEST	APPLICATION TAKEN
TEST	APPLICATION TAKEN
TEST	APPLICATION TAKEN
ERIC EASTMAN	SUSPENDED
KRISTI WHITE	FUNDED
JUSTIN PETER PESHKE	APPROVED WITH CO
John Smith	IN PROCESSING
ERIC EASTMAN	APPLICATION TAKEN
ERIC EASTMAN	IN PROCESSING
ERIC EASTMAN	PRE-QUALIFICATION
ERIC EASTMAN 000110677 TEST-WANDER LEEK THOMAS 725 CASS ST 12/05/2013 12/05/2013	IN PROCESSING
ERIC EASTMAN 000110678 TEST-BONDARY JAMES 36464 HARNESS CIRCLE CT 11/06/2013 11/06/2013	IN PROCESSING

#### Request Closing Disclosure ( 000110130 )

**CD Issue Date\***

**Closing Date\***

**Interest Credit\***  Yes  No

Please add any additional information you wish to communicate (e.g. title vesting, mail-away closing, etc.) to the comments section below.

Interest credit is only available the first 7 days of the month

**Comments**

THINK BIGGER *> expect more.*



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