



ANNOUNCEMENT#09-21 July 1, 2009

To: All Michigan Mutual Brokers

Re: Price Sheet Changes

Credit Score Adjustment on FHA Loans

Beginning Wednesday July 1st, Michigan Mutual, Inc. will implement the following credit score price adjustments for all FHA loans locked on or after July 1, 2009

FHA Credit Score Adjustments:	
720+	.125
660 – 719	0.000
620 – 659	(.250)

Lock Period Changes

Also starting July 1, 2009, our price sheet will show 10 day, 30 day, 45 day, and 60 day pricing for all programs.

Please contact your account executive or secondary marketing should you have any questions.