



ANNOUNCEMENT.....#09-28, September 30,2009

To: All Michigan Mutual Brokers

Re: Online Closing Document Request

HELP US HELP YOU...

Close Loans Faster! Our continuing efforts to provide World-Class service have led to the development of an online **Closing Doc Request** module. Below you will find directions for **Phase 1** of this roll-out. We anticipate Phase 2 will be complete within the next 30 days, which will allow you to request docs online.

Until Phase 2 is rolled out we will still need the doc request forms faxed or emailed.

Phase 1 requires an “Estimated Closing Date” and a “Need Docs By Date” to be entered on a loan once it is **Approved With Conditions**.

We strongly recommend you take advantage of this functionality. Setting these dates will help us manage and communicate closing expectations for a loan. MMI wants to be proactive when handling your loans. These dates allow us to identify whether or not the target date is attainable. Please consider current condition turn-times when setting your dates.

The Underwriting Assistant assigned to your loan file will be in communication with you through-out the process to ensure realistic time frames.

To start this process, please proceed to view your pipeline and follow the simple instructions below.

Step 1: After logging into our website click on Closing Doc Request.

The screenshot shows the Michigan Mutual, Inc. website interface. The navigation menu includes 'Home', 'What's New', and 'Documents/Announcements'. The 'Broker Tools' section is expanded, showing 'Submission Tools', 'Pipeline Status', 'Loan Programs', 'Loan Status', 'Rate Lock', 'Rates', 'Automated Underwriting', 'Closing Doc Request' (highlighted with a mouse cursor), and 'Logout'. The 'Third Party Services' section includes 'Order Title Work'. The 'Pipeline Status' table is displayed on the right side of the page.

#	Loan Officer	Loan Number	Last Name	First Name	Address	Date Register
1	KRISTI WHITE	000026447	PESHKE	JUSTIN	123 ANYWHERE	
2	KRISTI WHITE	000033609	PESHKE	JUSTIN	TBD TBD	
3	Bailey White	000037855	PESHKE	JUSTIN	111 EMERY	
4	KRISTI WHITE	000039808	WHITE	ETHAN	7585 GRAHAM	01/30/20
5	KRISTI WHITE	000039809	WHITE	KRISTI	7585 GRAHAM	01/30/20
6	KRISTI WHITE	000048437	WHITE	KRISTI	7585 GRAHAM	01/30/20

2008 Michigan Mutual, Inc.
Mortgage Builder Software, Inc.

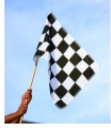
Step 2: Click on the loan you wish to set the “Estimated Closing” and “Need Docs” by date. Loans that are eligible for this will show as yellow.

DRIVING YOUR LOANS TO THE FINISH LINE!

Welcome to the Michigan Mutual, Inc. Automated Closed Doc Request System.

Coming soon - submit Closing Document Requests on-line!

Closing documents may be requested for loans after the issuance of a "Clear to Close" and the loan is locked and expiring on or after the disbursement date.



Please follow the below steps.

- 1) From your pipeline below select loan for which you are requesting docs.
- 2) Complete the Online Document Request Form.
- 3) Once completed click on the "Submit" button. A confirming e-mail will be sent within minutes.

Legend: Red Please check your lock information. Yellow Estimated closing date can be requested. Green Please prepare your document request form.

#	Loan Officer	Loan Number	Last Name	First Name	Address	Date Registered	Date File Rec'd	Current Phase	Lock Exp. Date	Net Price	Program	Term	Loan Purpose	Loan Amount	Rate	Closing Date	Est. Closing Date	Need Docs by Date
1	KRISTI WHITE	000026447	PESHKE	JUSTIN	123 ANYWHERE					0.000000	FHA_15YR_FIXED	180	R	100000.00	6.000			
2	KRISTI WHITE	000033609	PESHKE	JUSTIN	TBD TBD					98.750000	CONF_30YR_TEST	360	R	189000.00	6.000			
3	Bailey White	000037855	PESHKE	JUSTIN	111 EMERY			APPROVED WITH MODIFICATIONS		0.000000	FHA_30YR_FIXED	360	P	100000.00	6.000			
4	KRISTI WHITE	000038808	WHITE	ETHAN	7585 GRAHAM	01/30/2009	01/30/2009	APPROVED WITH CONDITIONS	10/02/2009	101.125000	FHA_5YR_ARM	360	R	216259.00	5.500			
5	KRISTI WHITE	000038809	WHITE	KRISTI	7585 GRAHAM	01/30/2009	01/30/2009	APPROVED	10/02/2009	101.125000	FHA_3YR_ARM	360	R	110000.00	5.500			
6	KRISTI WHITE	000048437	WHITE	KRISTI	7585 GRAHAM	01/30/2009	09/17/2009	CLEAR TO CLOSE	10/02/2009	101.000000	CONFORMING_30YR_FIX	360	R	110000.00	5.500			

Step 3: Select the dates and click submit. It is that easy! The next time you go into the Closing Doc Request pipeline you will see the dates you entered.

Loan: 000037855

Estimated Closing Date:
Month Day Year

Need Docs By Date:
Month Day Year

Submit

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5	KRISTI WHITE	000038809	WHITE	KRISTI	7585 GRAHAM	01/30/2009	01/30/2009	APPROVED	10/02/2009	101.125000	FHA_3YR_ARM	360	R	110000.00	5.500	09/30/2009	09/29/2009	
6	KRISTI WHITE	000048437	WHITE	KRISTI	7585 GRAHAM	01/30/2009	09/17/2009	CLEAR TO CLOSE	10/02/2009	101.000000	CONFORMING_30YR_FIX	360	R	110000.00	5.500			

Please contact your account executive if you have any questions.