

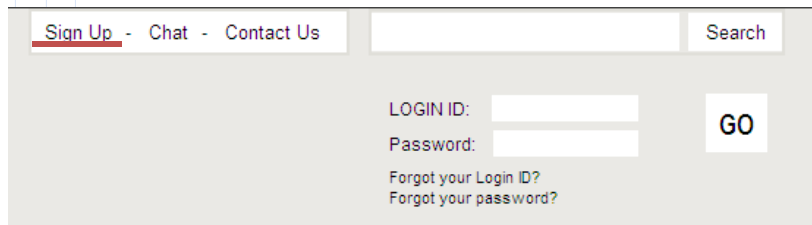
MGIC

eMagic.com

Michigan Mutual

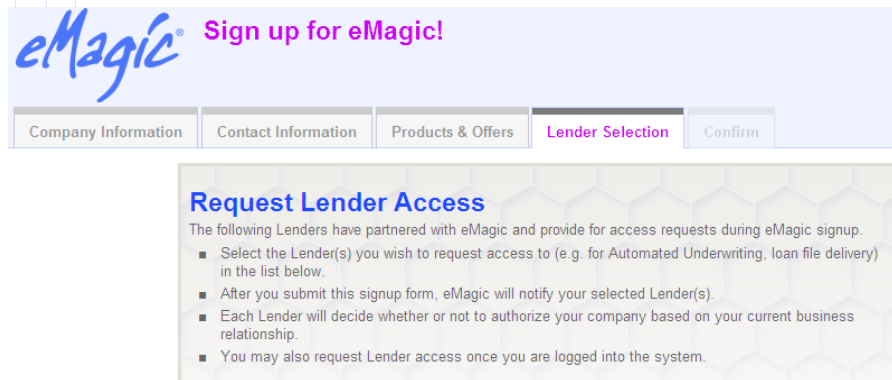
Do you have an existing Login ID and Password for eMagic?

If No...  Go to: www.emagic.com and click on "Sign up"



The screenshot shows the eMagic login interface. At the top, there are navigation links: "Sign Up", "Chat", and "Contact Us", followed by a search box. Below this, there are two input fields labeled "LOGIN ID:" and "Password:". To the right of these fields is a "GO" button. Below the password field, there are two links: "Forgot your Login ID?" and "Forgot your password?".

After your request is processed, you will receive emails from customer.care@emagic.com with your login ID and a temporary password.



The screenshot shows the eMagic sign-up process. At the top, there is the eMagic logo and the text "Sign up for eMagic!". Below this, there are five tabs: "Company Information", "Contact Information", "Products & Offers", "Lender Selection", and "Confirm". The "Lender Selection" tab is currently selected. Below the tabs, there is a section titled "Request Lender Access" with the following text: "The following Lenders have partnered with eMagic and provide for access requests during eMagic signup." followed by a bulleted list of instructions.

- Select the Lender(s) you wish to request access to (e.g. for Automated Underwriting, loan file delivery) in the list below.
- After you submit this signup form, eMagic will notify your selected Lender(s).
- Each Lender will decide whether or not to authorize your company based on your current business relationship.
- You may also request Lender access once you are logged into the system.

Within the sign-up process, select Michigan Mutual from the Lender Selection page.

You'll receive an e-mail confirmation when Michigan Mutual approves you to access their site.

eMagic.com



MGIC

Go to: <http://www.michiganmutual.com/>

Log in using your Broker Username and Password.

▼ Broker Login

▶ Username

▶ Password

Login

From the Broker Tools menu click **Automated Underwriting.**

▶ Automated Underwriting

eMagic.com

MGIC

Enter eMagic Login ID and Password



Welcome to Michigan Mutual

Login ID:

Password: (Case-sensitive)

[Login](#) →

[Forgot your Login ID?](#)

[Forgot your password?](#)


For your security, Login IDs and passwords are assigned to individual users and should not be shared.

To prevent unauthorized use, please remember to close your web browser when you are finished.

eMagic.com

MGIC

Or log into: www.emagic.com



Sign Up - Chat - Contact Us

Search

LOGIN ID:

→ Password:

GO

Forgot your Login ID?
Forgot your password?

Free Origination Tools eDocs Online MortgageApp Website Package Lender Solutions Training/Support

eMagic.com

Browse for the fannie mae 3.2 file or set up a new loan. Click on "Go to Loan Folder."

Select "Upload/Key In New Loans."

- Upload/Key In New Loans →
- Search All Loans →
- Manage Account →
- Calculators →
- Forms →
- Go to Home Page →

Option A: Browse for a Loan on Your System

STEP 1 Create Loan For:

Michigan Mutual, Inc. ▼

STEP 2 Click "Browse..." to find a loan on your PC:

Browse... →

STEP 3 Begin Working With Your Loan:

Go to Loan Folder →

—OR—

Option B: Set Up a New Loan

STEP 1 Create Loan For:

-- Select -- ▼

STEP 2 Complete the fields below to create a loan:

Borrower

First Name Middle Name Last Name Generation

Social Security Number

- -

Co-Borrower

Check box if joint with borrower.

First Name Middle Name Last Name Generation

Social Security Number

- -

STEP 3 Begin Working With Your Loan:

Go to Loan Folder →

Click on “Automated Underwriting.”

Loan Data/Documents

- ▶ 1003 / Loan Summary
- ▶ FHA/VA 92900-A
- ▶ Verifications
- ▶ 1008
- ▶ Upload/Fax Documents

Actions

- [Submit File](#)
- Export Data File

Tools

- MGIC Rate Finder
- ▶ Calculators
- Audit Trail
- Notes

Services

- [Automated Underwriting](#)

Loan Profile

Borrower Name/Property Address	Lender Case Number	Mortgage Type	Loan Amount	Interest Rate
Homeowner, John 2505 S Exxex Street Mesa, AZ 85208	1234	Conventional	\$156,350.00	5.00%

Loan Officer: Unassigned

Submission Status: Not Submitted **Submitted To: Not Submitted**

Dates	File Storage
Created: 09/15/2011 01:12 PM	Inactivation: 03/15/2012 12:00 AM
Last Updated: 09/15/2011 01:12 PM	

Services [Refresh Services](#)

Service/Status	Storefront Name	Service Provider/Id	Status Date	Submitter Name
There are no services in the folder				

Documents

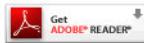
Standard Document Stacking Order [Apply Template](#)

Michigan Mutual

Select Action [Refresh Documents](#)

<input type="checkbox"/>	Doc Type	Doc Description	Doc Status	Date Created	Last Updated
There are no documents in the folder					


Selected 0.00 MB (Download/Print limit for multiple documents is 80 MB)



Select DU Express Conventional or FHA-VA

[→ Important Service Disclaimers](#)

Michigan Mutual - Automated Underwriting



MICHIGAN MUTUAL, INC.
YOUR HOME LOAN PARTNER

[DU Express \(MGIC/MISC - Conventional\)](#)

[DU Express - \(FHA - VA\)](#)

[ⓘ Tips For Ordering](#)

[Return To Loan Folder](#)

Complete the DU Express data entry page and click on “Confirm”



Loan App

[← Change Services](#)

[Save Loan Data](#)

[AU](#) [Confirm](#)

DU Express (MGIC/MISC)

Complete your data entry and click "Confirm" to continue.

Registration Number

Registration / Investor Loan Number

Loan Type Information

Mortgage Applied For

[Show Detail](#)

Balloon Mortgage

Balloon Mortgage Term

(months)

First Year Buydown Rate

%

Will Escrow be Waived?

Payment Frequency

Repayment Type

Amortization Type

[ARM Detail](#)

Lien Type

Seller Provided Below Market Financing

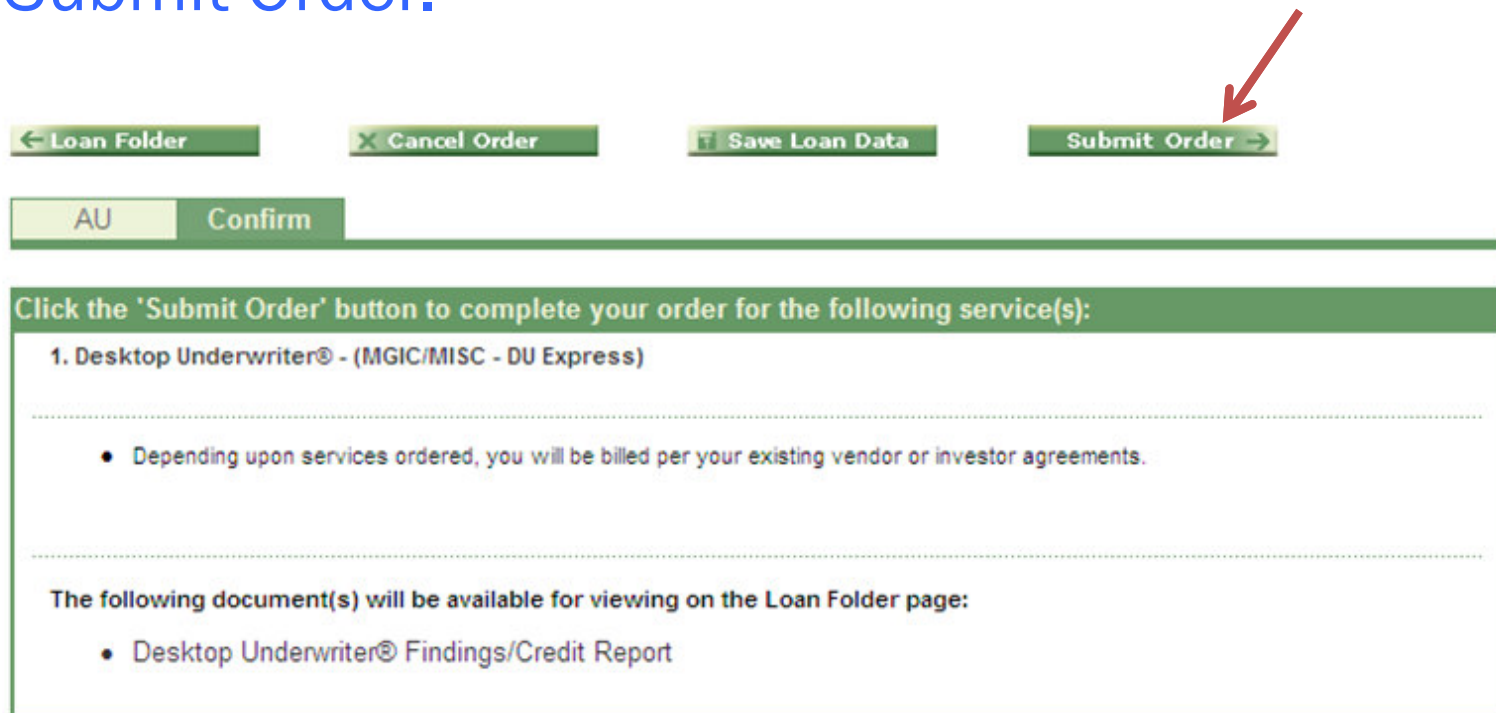
Undrawn HELOC Amount

Interested Party Contribution:
(Excess Financing Concessions or
Sales Concessions Amounts)

Product Code




[Lender's Extended Data](#)

Correct any errors by clicking on the error link.
Once errors have been corrected, click on
“Submit Order.”



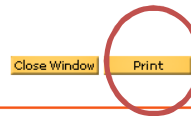
The screenshot shows a web interface with a navigation bar at the top containing four buttons: "← Loan Folder", "X Cancel Order", "T Save Loan Data", and "Submit Order →". A red arrow points to the "Submit Order" button. Below the navigation bar is a green bar with "AU" and "Confirm" buttons. The main content area has a green header that reads "Click the 'Submit Order' button to complete your order for the following service(s):". Below this, there is a list item: "1. Desktop Underwriter® - (MGIC/MISC - DU Express)". A dotted line separates this from a bullet point: "• Depending upon services ordered, you will be billed per your existing vendor or investor agreements." Another dotted line follows. Below that, another green header reads "The following document(s) will be available for viewing on the Loan Folder page:", followed by a bullet point: "• Desktop Underwriter® Findings/Credit Report".

Click on status to view the findings report and credit report

▼ Services					 Refresh Services
Service/Status	Storefront Name	Service Provider/Id	Status Date	Submitter Name	
  DU Express (Conventional, FHA) Approve/Eligible	Demo Mortgage	Fannie Mae 1048982484	09/15/2011 01:22 PM	Stacy Originator (888) 549-9322	



Click on “Print” to print off the findings and credit report.



Findings Report Credit Report

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Eligible		
Primary Borrower	John Homeowner	Co-Borrower	Mary Homeowner
Lender Loan Number	1234	Casefile ID	1048982484
Submission Date	09/15/2011 02:22PM	Submitted By	w0185tnu
Submission Number	1	DU Version	8.3

Mortgage Information

LTV/CLTV/HCLTV	95.00% / 95.00% / 95.00%	Note Rate	5.000%
Housing Expense Ratio	18.68%	Loan Type	Conventional
Total Expense Ratio	32.38%	Loan Term	360

Click on “Edit Data” under 1003/Loan Summary to update the 1003.

The screenshot shows a web application interface. On the left is a sidebar menu with a green header 'Loan Data/Documents'. Underneath, there is a sub-section '1003 / Loan Summary' with a red arrow pointing to the 'Edit Data' link. Other options include 'View / Print PDF', 'Add PDF to Folder', 'FHA/VA 92900-A', 'Verifications', '1008', and 'Upload/Fax Documents'. The main content area has a green header 'Loan Profile' and contains a table of loan details, a section for 'Loan Officer: Unassigned', 'Submission Status: Not Submitted', and 'Submitted To: Not Submitted', and a section for 'Dates' and 'File Storage'.



Borrower Name/Property Address	Lender Case Number	Mortgage Type	Loan Amount	Interest Rate
Homeowner, John 2505 S Exxex Street Mesa, AZ 85208	1234	Conventional	\$156,350.00	5.00%

Loan Officer: Unassigned

Submission Status: Not Submitted **Submitted To: Not Submitted**

Dates		File Storage	
Created:	09/08/2011 04:50 PM	Inactivation:	03/08/2012 12:00 AM
Last Updated:	09/08/2011 04:50 PM		

Click “edit/resub” resubmit the file.

▼ Services					 Refresh Services
Service/Status	Storefront Name	Service Provider/Id	Status Date	Submitter Name	
 DU Express (Conventional, FHA) Approve/Eligible	Demo Mortgage	Fannie Mae 1048982484	09/15/2011 01:22 PM	Stacy Originator (888) 549-9322	

Once the file is ready to be submitted to Michigan Mutual, click “Submit File” to release the file to them. **Important step.**

Loan Data/Documents

- ▶ 1003 / Loan Summary
- ▶ FHA/VA 92900-A
- ▶ Verifications
- ▶ 1008
- ▶ Upload/Fax Documents

Actions

- ▣ **Submit File**
- ▣ Export Data File

Tools

- ▣ MGIC Rate Finder
- ▶ Calculators
- ▣ Audit Trail
- ▣ Notes

Services

- ▣ Automated Underwriting

Loan Profile

Borrower Name/Property Address	Lender Case Number	Mortgage Type	Loan Amount	Interest Rate
Homeowner, John 2505 S Exxex Street Mesa, AZ 85208	1234	Conventional	\$156,350.00	5.00%

Loan Officer: Unassigned

Submission Status: Not Submitted Submitted To: Not Submitted

Dates		File Storage	
Created:	09/15/2011 01:12 PM	Inactivation:	03/15/2012 12:00 AM
Last Updated:	09/15/2011 01:12 PM		

Services [Refresh Services](#)

Service/Status	Storefront Name	Service Provider/Id	Status Date	Submitter Name
No services listed.				

Documents

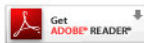
Standard Document Stacking Order [Apply Template](#)

Michigan Mutual

Select Action [Refresh Documents](#)

<input type="checkbox"/>	Doc Type	Doc Description	Doc Status	Date Created	Last Updated
There are no documents in the folder					

Selected 0.00 MB (Download/Print limit for multiple documents is 80 MB)



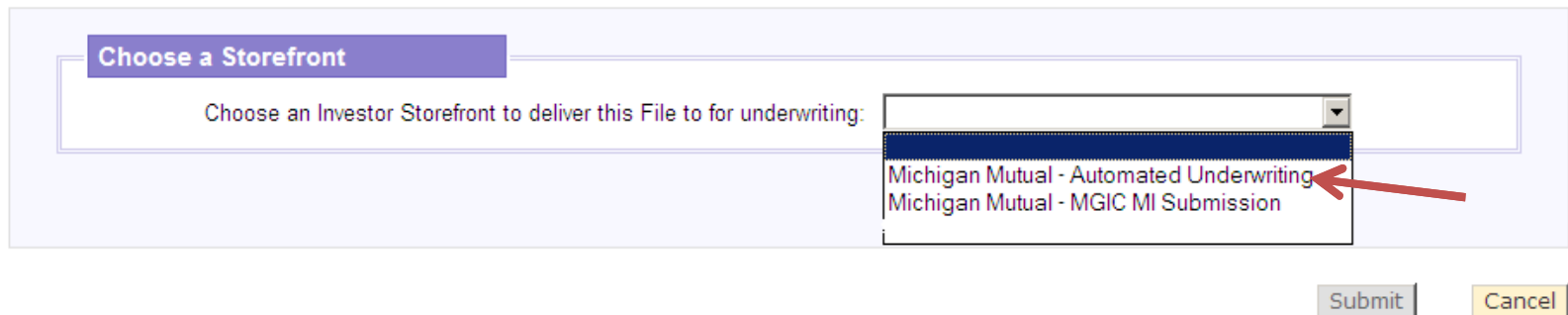
Select “Michigan Mutual – Automated Underwriting and click on “Submit.”

Choose a Storefront

Choose an Investor Storefront to deliver this File to for underwriting:

Michigan Mutual - Automated Underwriting
Michigan Mutual - MGIC MI Submission

Submit Cancel



Enter comments and click on “Submit.”

Comments (optional)

The comments will be available in the Audit Trail. If the Investor is configured to receive submission notifications via email, the comments will be sent in an unencrypted message. To protect the privacy of your customers, do not include sensitive information

Status Updates

The Investor Storefront selected is not currently configured to provide Status Updates. You will, if applicable, receive an email notifying you if a file has been returned to you by the Investor.

Your contact information will be used by the underwriter for questions and sending status:

Name: Stacy Majewski

Phone: (888) 549-9322

E-mail: stacy.emagic+083111@gmail.com

Mobile E-mail:

[Edit Contact Information](#)

To specify additional email addresses to receive the submission notification on this loan, please enter the appropriate email address(s) below:

(Note: this is a cc notification only)

➔ Please make sure that you have selected the correct Investor Location!

Submit

Cancel



Click on “Submit File Updates” for the lender to view any changes you made to the file.

Loan Data/Documents

- ▶ 1003 / Loan Summary
- ▶ FHA/VA 92900-A
- ▶ GFE / Closing Costs
- ▶ Verifications
- ▶ 1008
- ▶ Loan Snapshot
- ▶ Upload/Fax Documents
- ▼ **Actions**
 - **Submit File Updates**
 - Export Data File
- ▼ **Tools**
 - MGIC Rate Finder
 - Business Partner Assignment
 - ▶ **Calculators**
 - Audit Trail
 - Notes

Loan Profile

Summary | Key Dates | Status Detail

Loan Program	Mortgage Applied For	Amortization Type	Purpose Of Loan	Occupancy Type	
	Conventional	Fixed Rate	Purchase	Primary Residence	
Property Address	Lender Case #	Loan Officer	Submission Status		
2505 S Exxex Street Mesa, AZ 85208	1234	Brent Originator	Submitted		
Appraised Property Value	\$165,000.00	Total Loan Amount	\$156,350.00	LTV	94.757%
Purchase Price	\$165,000.00	Interest Rate	5.00%	CLTV / TLTV	94.757%
Down Payment	5.242% -OR- \$8,650.00	Number Of Months	360	Primary Housing Expense / Income	18.677%
Loan Amount (excluding PMI, MIP)	\$156,350.00	Monthly Payment (P&I)	\$839.32	Total Obligations / Income	32.378%
PMI, MIP, Funding Fee Financed	\$0.00	Income	\$6,250.00		

Services Refresh Services

Service/Status	Storefront Name	Service Provider/Id	Status Date	Submitter Name
DU Express (MGIC/MISC) Approve/Eligible	Conrad Mortgage Banking - Automated Underwriting	Fannie Mae 1047560354	08/31/2011 03:24 PM	Stacy Majewski (888) 549-9322

Enter comments and click “Submit.”

Submit File Updates ✕

Any changes made to the LoanApp (1003) data and/or resubmitted service order information will be available to the Originator.

Comments (optional)

Comments added regarding Data/Service Order Updates will be available to the Originator but will not be communicated via email.

Submit

Lender will be able to View and Accept the changes that were made to the file.

MGIC

File Updates are available: [View](#) [Accept](#)

The screenshot displays the MGIC Loan Profile interface. On the left is a navigation menu with sections for Loan Data/Documents, Actions, and Tools. The main area shows the Loan Profile for a mortgage applied for. The Summary tab is active, displaying a table of loan details. Below the summary is a Services table listing the DU Express (MGIC/MISC) service provided by Fannie Mae.

Loan Profile					
Summary					
Loan Program	Mortgage Applied For	Amortization Type	Purpose Of Loan	Occupancy Type	
	Conventional	Fixed Rate	Purchase	Primary Residence	
Property Address	Lender Case #	Loan Officer	Submission Status		
2505 S Exxex Street Mesa, AZ 85208	1234	Brent Originator	Submitted		
Appraised Property Value	\$165,000.00	Total Loan Amount	\$156,350.00	LTV	94.757%
Purchase Price	\$165,000.00	Interest Rate	5.00%	CLTV / TLTV	94.757%
Down Payment	5.242% -OR- \$8,650.00	Number Of Months	360	Primary Housing Expense / Income	18.677%
Loan Amount (excluding PMI, MIP)	\$156,350.00	Monthly Payment (P&I)	\$839.32	Total Obligations / Income	32.378%
PMI, MIP, Funding Fee Financed	\$0.00	Income	\$6,250.00		

Services					Refresh Services
Service/Status	Storefront Name	Service Provider/Id	Status Date	Submitter Name	
DU Express (MGIC/MISC) Approve/Eligible	Conrad Mortgage Banking - Automated Underwriting	Fannie Mae 1047560354	08/31/2011 03:24 PM	Stacy Majewski (888) 549-9322	

Please note that if the **Lender** makes changes to the file, they will have to click on **“Submit File Updates.”** Originator will then be able to **“View”** and **“Accept”** the changes.

eMagic.com

Click “Export Date File” to import the information back into LOS.

The screenshot displays a web application interface with two main panels. On the left is a sidebar menu, and on the right is the main content area.

Sidebar Menu:

- ▼ Loan Data/Documents
 - ▼ 1003 / Loan Summary
 - Edit Data
 - View / Print PDF
 - Add PDF to Folder
 - ▶ FHA/VA 92900-A
 - ▶ Verifications
 - ▶ 1008
 - ▶ Upload/Fax Documents
- ▼ Actions
 - Submit File
 - Export Data File** (circled in red)

Main Content Area:

- ▼ Loan Profile
 - Borrower Name/Property Address
 - Homeowner, John
 - 2505 S Exxex Street
 - Mesa, AZ 85208
 - Loan Officer: Unassigned
 - Submission Status: Not Submitted
 - Dates
 - Created: 09/08/2011 04:50 PM
 - Last Updated: 09/08/2011 04:50 PM
- ▼ Services

Service/Status
- ▼ Documents

eMagic Customer Support : 1-888-549-9322

» 7:30 AM to 7 PM CST

“The Help Center” – A resource website that contains reference information

» To access, go to www.emagic.com and click “Training/Support.”
Also available from eMagic site (‘Help’ button).

eMagic.com