



30300 Telegraph Road
Suite 185
Bingham Farms, MI 48025
Phone: (248) 203-1340
Fax: (248) 203-7155
Toll Free: (866) 218-2411
www.michiganmutual.com

Today's Date: 12/11/2009
Ratesheet Number: 120109a
Effective Time: 3:04 PM
Page Number: 3 of 3

**Submission cut-off date to disclose,
close & fund:**
Purchase: **December 22, 2009** **3:00pm**
Refinance: **December 15, 2009** **3:00pm**

See our web site for current underwriting turn times: www.michiganmutual.com

Streamline cut off Dates:
New Submission: **December 15, 2009**
Submit Conditions: **December 21, 2009**
Close: **December 24, 2009**

Minimum credit score for all conventional and FHA programs is 640

GENERAL INFORMATION PAGE

Account Executives

Carl Manogian
Vice President of Sales
(248) 203-1340
cmanogian@michiganmutual.com

Heath Angus
Account Executive
(216) 798-9143
hangus@michiganmutual.com
Territory: Northeast Ohio

Greg Campbell
Account Executive
(810) 334-3285
gcampbell@michiganmutual.com
Territory: Michigan

Rob Shalhoub
Account Executive
(734) 365-9814
rshalhoub@michiganmutual.com
Territory: Colorado

Brett Patterson
Account Executive
(513) 252-4442
bpatterson@michiganmutual.com
Territory: Cincinnati/Columbus

Jose Perez
Account Executive
(954) 865-4344
jperez@michiganmutual.com
Territory: Florida

George Shanley
Account Executive
(317) 716-1513
gshanley@michiganmutual.com
Territory: Indiana

Kevin Volckaert
Account Executive
(586) 822-7755
kvolckaert@michiganmutual.com
Territory: Michigan, Ohio

Charlie McClafferty
Account Executive
(248) 444-7540
cmcclafferty@michiganmutual.com
Territory: Michigan

Scott Wampler
Account Executive
(502) 298-1536
swampler@michiganmutual.com
Territory: Kentucky, S. Indiana

Sandra Scott
Account Executive
(248) 470-3758
sscott@michiganmutual.com
Territory: Arizona

Julie Sakadales
Account Executive
(727) 480-7133
jsakadales@michiganmutual.com
Territory: Florida

Ken Appelt
Account Executive
(248) 470-2189
kappelt@michiganmutual.com
Territory: California, Georgia, Missouri

DEPARTMENT EMAILS

Rate Locks and Extensions:

Closing:
Funding:
Post Closing/ Servicing:
Client Relations:
Quality Control:
Web Site Technical Support:

scenarios@michiganmutual.com
secondary@michiganmutual.com
closing@michiganmutual.com
funding@michiganmutual.com
postclosing@michiganmutual.com
clientrelations@michiganmutual.com
qc@michiganmutual.com
websupport@michiganmutual.com

Addresses

Michigan Mutual, Inc., ISAOA
30300 Telegraph Road, Suite 185
Bingham Farms, MI 48025

Michigan Mutual, Inc.
PO Box 610246
Port Huron, MI 48061-0246

Overnight Mortgage Payments:
Michigan Mutual, Inc
800 Michigan Street
Port Huron, MI 48060

Approved to do business in

AZ, CO, FL, GA, IN, KY, KS, MD, ME, MI, MN, MO, OH, NH, NV, NM, NC, SC, TN

RATE LOCK NOTES

1. Rate lock requests accepted via web and email.
2. Rate lock requests from the active rate sheet must be submitted by 12:00 am ET.
3. Lock extensions must be requested no later than 5:00pm ET the day of expiration.
4. Rate lock confirmation does not guarantee loan approval.
Loans must meet program guidelines and may require an AUS approval to be eligible.
5. Price adjustments are cumulative. Other price adjustments may apply.
6. We do not purchase manufactured homes, loans in trust, Section 32, or that don't adhere to local, state, or Federal compliance laws.
7. Jumbo loans (loan sizes over \$417,000) may have to be sent to end investor for underwriting approval.
8. Rates, prices, and programs are subject to change without notice.

Lock Expiration Dates**

(loan must disburse by)
10 Day* 12/11/09
15 Day 12/16/09
30 Day 12/31/09
45 Day 1/15/10
60 Day 2/1/10

Lock Extension Policy

Conf & FHA Fixed Programs*
0-10 days -0.250 bps
11-20 days -0.375 bps

Conforming Loan Maximums

1 Unit	\$417,000
2 Unit	\$533,850
3 Unit	\$645,300
4 Unit	\$801,950

*Allowed only if loan is "APPROVED" by underwriting.
**files must be delivered within 2 business days of disbursement.

*One time extension
All other Programs
Negotiated on case by case basis

Conforming Max Net YSP
103.000
FHA Max Net YSP
104.000

Michigan Mutual, Inc. Fee Schedule

Underwriting Fee	\$775
Closing Rush Fee	\$50
Closing Redraw Fee	\$25