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[www.michiganmutual.com](http://www.michiganmutual.com)

Today's Date: 12/2/2009  
Ratesheet Number: 120209  
Effective Time: 10:52 AM  
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](http://www.michiganmutual.com)  
**Minimum credit score for all conventional and FHA programs is 640**

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

**GENERAL INFORMATION PAGE**

**Account Executives**

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**DEPARTMENT EMAILS**

**Rate Locks and Extensions:**  
**Closing:**  
**Funding:**  
**Post Closing/ Servicing:**  
**Client Relations:**  
**Quality Control:**  
**Web Site Technical Support:**

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**Addresses**

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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\* 12/14/09  
15 Day 12/17/09  
30 Day 1/1/10  
45 Day 1/18/10  
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