

MICHIGAN MUTUAL, INC.

RURAL DEVELOPMENT UNDERWRITING STACKING ORDER

LEFT SIDE – ORIGINALS OR TRUE CERTIFIED COPIES WHEN PERMITTED

- _____ Hazard Insurance Information (if available)
- _____ Flood Cert
- _____ Title Commitment (if available)
- _____ Survey (if available)

RIGHT SIDE – ORIGINALS OR TRUE CERTIFIED COPIES WHEN PERMITTED

- _____ MMI Registration/Lock Confirmation
- _____ Request for Single Family Housing Loan Guarantee (Form RD 1980-21)
- _____ Certification of Disability of Handicap (Form RD 1944-4), if applicable
- _____ Cover Letter (if applicable)
- _____ Transmittal Summary (1008)
- _____ Typed 1003 – Loan Application
- _____ Original Handwritten Loan Application
- _____ Patriot Act Disclosure
- _____ Photo I.D. for all Borrowers
- _____ LP or DU Findings with Credit Report
- _____ Additional Credit Documents
- _____ Employment Documents
- _____ Asset Documents
- _____ Purchase Agreement fully executed by all parties
- _____ Original Appraisal
- _____ Disclosures (if applicable – ARM, Buy Down, etc.)
- _____ Initial Truth in Lending (TIL)
- _____ Good Faith Estimate (GFE)
- _____ State Specific Disclosures
- _____ Servicing Disclosure Statement (Transfer of Servicing)
- _____ All remaining Compliance Disclosures (Required Use, Appraisal, etc.)
- _____ General Loan Requirements (Privacy Act, ECOA, Borrower Authorization, etc.)