



MiMutual
Loan Disclosure Center

- Before submitting your loan on the broker portal, you will receive the below message stating that you are required to disclose the initial application package within 3 days or the loan will be cancelled, as required by TRID.
- When the “Open Loan Disclosure Center” box is checked, you will be taken directly to the new self-disclosure center, where you will be able to review and disclose your initial application package, including LE.

I understand that it is my responsibility to disclose the initial application package inclusive of the initial LE and required disclosures, within 3 days, or this loan will be cancelled. Please continue to the Loan Disclosure Center by clicking “Submit” below.

Important: Please be advised MiMutual will only accept disclosures generated through the MiMutual Loan Disclosure Center.

Thank you for your loan submission. We appreciate your business!

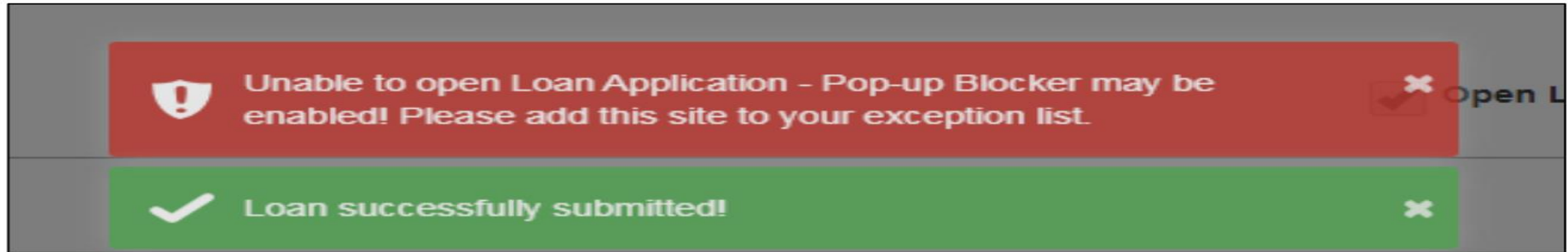
◀ Previous

Open Loan Disclosure Center? ⓘ

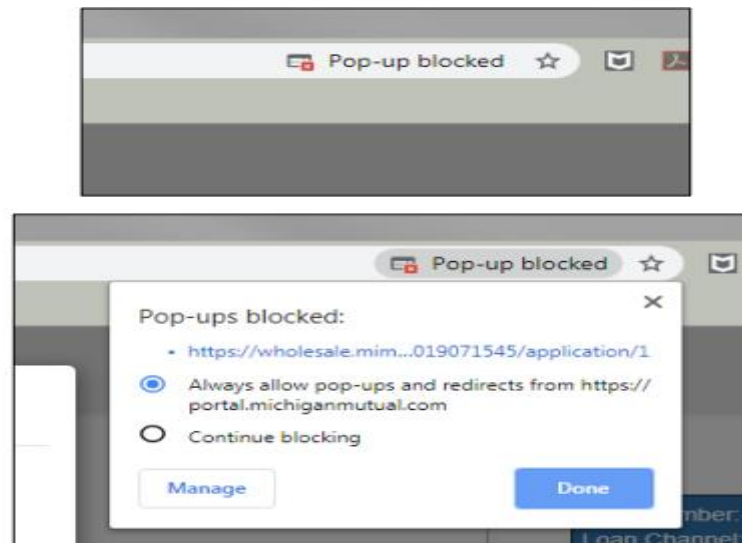
✔ Submit

USER TIP: Please add MiMutual Mortgage Wholesale to your approved websites to avoid getting blocked by a pop-up blocker.

Pop Up Blocker: If you do not have our website added to your pop-up exception list, you will receive the following messages:



In Chrome, click “Pop-up blocked” and select “Always allow pop-ups...”




PORTAL TOUR

Loan Disclosure Center

Pipeline - View Loan Application

- After you added our site to your pop-up exception list, you may be directed back to your Pipeline, however, all future loans will be auto-directed into the new self-disclosure center.
- On your Pipeline screen may click the note pad icon next to the “Actions” tab to access the new self-disclosure center.
- Note: if you hover your curser over the icon it will state “View Loan Application.”

	Loan Officer	Loan Number	Last Name	First Name	Address
Actions 	BRANDON WALKER	2019081592	TINTIN	RON	TO BE DETERMINED

PORTAL TOUR

Loan Disclosure Center

Loan Application Screen

- The “Loan Application” tab is set up with expandable and collapsible sections in each of the 4 pages of the 1003.
- You are now able to review and update your 1003 by clicking the applicable page of the 1003 at the top of your screen and applicable section as you scroll down your screen.
- Updated information immediately updates the loan file.

The screenshot displays the Loan Application Screen with the following details:

Loan Number	Primary Borrower	Loan Officer	Total Loan Amount	LTV CLTV	Loan Type
2019081592	RON TINTIN	BRANDON WALKER	\$196,377.00	96.5% 96.5%	FHA

Navigation and Application Details:

- Applicants: RON TINTIN
- Page 1 (highlighted), Page 2 (highlighted), Page 3 (highlighted), Page 4 (highlighted)
- Use income or assets of a person, other than the Borrower (checkbox)
- Exclude Income or assets, of the Borrower's spouse (checkbox)
- I. TYPE OF MORTGAGE AND TERMS OF LOAN (dropdown)
- II. PROPERTY INFORMATION AND PURPOSE OF LOAN (dropdown)
- III. BORROWER INFORMATION (dropdown)
- IV. EMPLOYMENT INFORMATION (dropdown)

Left sidebar navigation:

- Loan Summary
- Loan Application (selected)
- Fees
- Manage Providers
- Disclosures

- Items shown in teal with a dotted line underneath can NOT be updated.
- Items shown in black with a solid line CAN be updated.
- In order to update an item, click on the applicable field and make the necessary adjustments. The information will be updated and saved simultaneously.
- **Note:** you will notice in the bottom left hand of your screen, text stating that the information is being updated and that the information is saved.

Applicants

ANDY AMERICA & AMY AMERICA

Page 1 Page 2 Page 3 Page 4

Address

Street	City	State	County	Zip Code
4200 HERE IS MY STREET	CROSWELL	Michigan (MI)	Sanilac	48422

# of Units	Year Built	Legal Description
1	1980	See Exhibit A Attached Hereto and Made A Part Hereof

Purpose of Loan

Loan Purpose	Purpose Description	Rental Oc...	Gross Rent
Refinance		100.00%	\$ 0.00

Missing Information

- If, after completing the initial loan registration process, there is required information missing, you will see a red warning icon next to where your attention is needed.

The screenshot displays the Loan Disclosure Center interface. At the top, the Loan Number is 2019082379 and the Primary Borrower is JOHN HOMEOWNER. The left sidebar contains navigation options: Loan Summary, Loan Application (with a red warning icon), Fees, and Change of Circumstance. The main content area shows the Applicants section for JOHN HOMEOWNER & MARY HOMEOWNER. A red-bordered box highlights a warning message: "Loan Application has 4 issues, requiring attention. Click the indicator, to see details". Below this, a table titled "Schedule of Real Estate Owned (Totals)" is visible, showing Market Value of \$ 300,000 and Amt of Mortgage of \$ 175,000.

Schedule of Real Estate Owned (Totals)	
Market Value	Amt of Mortgage.
\$ 300,000	\$ 175,000

- If you click on the icon a window will display at the bottom of the screen showing what items are required and a link to the applicable section. (See next slide for example screen shots).
- Simply click the link and complete the required information.
- Note:** ALL errors must be resolved before you are able to access the disclosure interface for disclosing the loan.

PORTAL TOUR

Loan Disclosure Center

Continued from previous slide...

Date of Birth is required (JOHN HOMEOWNER)

[Go to Borrower Information](#)

All Present Address fields are required - Missing: Street, City, ZipCode, Years At Residence (JOHN HOMEOWNER)

[Go to Borrower Information](#)

Question A. requires an explanation (JOHN HOMEOWNER)

[Go to Declarations](#)

Question C. requires an explanation (MARY HOMEOWNER)

[Go to Declarations](#)

Borrower - JOHN HOMEOWNER

First Name JOHN	Middle Name	Last Name HOMEOWNER	Suffix ▼	Phone (Home) * (314) 123-4567	Phone (Work)	Phone (Cell)	SSN ***-**-6666
Date of Birth * 📅	Age 39	Years of Sch. 16	Email	Marital Status Married ▼	# of Depend... 0	Dependents' Age(s)	

Date of birth must be provided

Present Address

[Copy From Property Address](#)

Street * Address Street must be provided	City * Address City must be selected	State * Missouri (MO) ▼	Zip Code * Zip Code mi...	Own/Rent * Rent ▼	# of Year... Yrs at Res...
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Borrower - JOHN HOMEOWNER

First Name JOHN	Middle Name	Last Name HOMEOWNER	Suffix ▼	Phone (Home) * (810) 404-4174	Phone (Work)	Phone (Cell)	SSN ***-**-6666
Date of Birth * 📅	Age 39	Years of Sch. 16	Email fake@fake.com	Marital Status Married ▼	# of Depend... 0	Dependents' Age(s)	


Present Address

[Copy From Property Address](#)

Street * 123 Test Drive	City * Port Huron	State * Missouri (MO) ▼	Zip Code * 48060	Own/Rent * Rent ▼	# of Years * 3
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- The Fees section allows you to view/update fee information before disclosing.
- Fees entered during the initial loan registration process will already be present and additional fees can be added.
- Fees entered in a section that requires a service provider, you will be able to also add the service provider information.
- After the loan is disclosed, the fees interface will switch to “view only.”

C: SERVICES YOU CAN SHOP FOR

Fee Description			Amount
Closing Protection Letter Fee	123 Test Title Company Not Affiliated	123 Test Drive Port Huron, MI 48060	fake@fake.com (810) 404-4174
Notary fees			\$
 Title - Attorney Fee			\$ 100.00
Enter Provider Information			
Title - Closing Fee/Settlement*	123 Test Title Company Not Affiliated	123 Test Drive Port Huron, MI 48060	fake@fake.com (810) 404-4174
Title - Endorsement Fee			\$

S YOU CAN SHOP FOR

Edit Service Provider

Service Provider Affiliated

123 Test Title Company

Address

123 Test Drive

City State Zip Code

Port Huron MI 48060

Disclosure Screen

- The Disclosure tab allows you to disclose your initial application package.
- When you click the Disclosure tab you will first see important dates (e.g., application date, RESPA date, ITP, LE issued date, LE received date).
- To proceed, click the “order the initial loan estimate” button.
- If you have any questions, click the “request disclosure assistance” button.

The screenshot displays two main sections: "Important Loan Dates" and "Initial LE Dates".

Important Loan Dates

Application Date	RESPA Date	Intent To Proceed	Estimated Closing
8/13/2019	8/13/2019		9/12/2019

Initial LE Dates

Mail or Delivery Initial LE	Initial LE Issued	Initial LE Received
8/16/2019		

Below the "Initial LE Dates" section, there are three callout boxes with question marks:

- Mail or Delivery Initial LE (8/16/2019):** If the loan estimate is not delivered, by this deadline, then the file may not be eligible for funding.
- Initial LE Issued:** This is the date the initial Loan Estimate was issued for this loan.
- Initial LE Received:** This is the date the initial Loan Estimate was marked as received for this loan.

At the bottom of the screen, there are two buttons: "Request Disclosure Assistance" (on the left) and "Order Initial Loan Estimate" (on the right).

- If you have any issues with sending the initial disclosures, you can click on the Request Disclosure Assistance button, complete the necessary information, and click submit.
- Our Team will reach out to you to provide assistance.

The screenshot displays a loan disclosure portal interface. At the top, a dark teal header contains loan details: Loan Number 2019081592, Primary Borrower RON TINTIN, Loan Officer BRANDON WALKER, Total Loan Amount \$196,377.00, LTV | CLTV 96.5% | 96.5%, and Loan Type FHA. A left sidebar lists navigation options: Loan Summary, Loan Application, Fees, Manage Providers, and Disclosures. The main content area is divided into two sections: 'Important Loan Dates' and 'Initial LE Dates'. The 'Important Loan Dates' section includes Application Date (8/19/2019), RESPA Date, Intent To Proceed, and Estimated Closing (9/18/2019). The 'Initial LE Dates' section includes Mail or Delivery Initial LE (8/22/2019) and Initial LE Received. A 'Request Disclosure Assistance' button is highlighted in yellow in the bottom left, and an 'Order Initial Loan Estimate' button is in the bottom right. A white modal form is centered over the screen, containing the following fields: Name (BRANDON WALKER), Email (bwalker@mimutual.com), and Phone ((248) 286-9163). Below these fields is a text input area with the prompt 'How may we help you?' and a red line indicating a required field. A note below the input area reads 'Please provide details, so we can assist you better'. At the bottom of the modal are 'Cancel' and 'Submit Request' buttons.

Disclosure Screen Continued . . .

Once you are ready to disclose the loan, click “Order Initial Loan Estimate” from the disclosure landing page.

Initial LE Dates

Mail or Delivery Initial LE 8/16/2019	Initial LE Issued	Initial LE Received
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Request Disclosure Assistance Order Initial Loan Estimate

- After clicking the “Order Initial Loan Estimate” button you will be directed to complete the Anti-Steering Disclosure, if your compensation source is lender paid.
- Please complete the applicable interest rates and origination points or fees/discount points.
- When the Anti-Steering disclosure is correctly completed, the greyed out arrow at the bottom right corner of your screen will turn blue and you will be able to click to go to the next screen.
- Again, if you have any issues, you can click the “Request Disclosure Assistance” button at the bottom of your screen.
- **Note:** the various options CAN be the same as the current loan values.

The screenshot displays the Loan Disclosure Center interface. At the top, a dark teal header contains loan details: Loan Number 2019081592, Primary Borrower RON TINTIN, Loan Officer BRANDON WALKER, Total Loan Amount \$196,377.00, LTV | CLTV 96.5% | 96.5%, and Loan Type FHA. A left sidebar lists navigation options: Loan Summary, Loan Application, Fees, Manage Providers, and Disclosures. A progress bar at the top shows five steps: 1. Anti-Steering (highlighted in yellow), 2. Request Review, 3. Vendor Audit, 4. Document Preview, and 5. Request Complete. The main content area features a table with three loan options and a current loan summary. Below the table are buttons for 'Anti-Steering Loan Options Disclosure Form' and 'Request Disclosure Assistance'. A right arrow button is visible in the bottom right corner.

	Interest Rate	Total Origination Points or Fees and Discount Points
Option 1: Loan with the lowest interest rate	Interest Rate _____	Total _____
Option 2: Loan with lowest interest rate, without risky features	Interest Rate _____	Total _____
Option 3: Loan with the lowest total discount points, origination points, or origination fees	Interest Rate _____	Total _____
Current Loan	Interest Rate 3.25%	Total Points \$ 995.00

Disclosure – Step 2

- The “Request Review” screen provides a review of the borrower and loan officer information.
- Please confirm that all contact information is correct and click the next arrow.
- **Note:** Errors in contact information will affect delivery of the loan estimate and initial disclosures.
- If changes are needed to the LO info, please request disclosure assistance and our team will update the assigned loan officer.
- If changes are needed to the borrower info, please click on loan application screen and update necessary information.

Loan Number 2019081592 **Primary Borrower** RON TINTIN **Loan Officer** BRANDON WALKER **Total Loan Amount** \$196,377.00 **LTV | CLTV** 96.5% | 96.5% **Loan Type** FHA

1. Anti-Steering → 2. Request Review → 3. Vendor Audit → 4. Document Preview → 5. Request Complete

Borrower Information

Name
RON TINTIN

Loan Officer Information

Name
BRANDON WALKER

Email
bwalker@mimutual.com

NMLS#
12345678

License
TEST1234

Phone
(248) 286-9163

Request Disclosure Assistance

Disclosure – Step 3

- Next the “Vendor Audit” screen begins the disclosure audit and a pulsing MiMutual logo will display.
- The audit findings are broken into two categories:
 - Action Required: hard stop that must be resolved before being allowed to move forward with generating disclosures,
 - Action Recommended: recommended actions that should be reviewed before generating disclosures, but will NOT stop you from proceeding.

The screenshot displays the Loan Disclosure Center interface. At the top, a dark teal header bar contains the following information: Loan Number 2019081592, Primary Borrower RON TINTIN, Loan Officer BRANDON WALKER, Total Loan Amount \$196,377.00, LTV | CLTV 96.5% | 96.5%, and Loan Type FHA. Below the header, a navigation bar shows five steps: 1. Anti-Steering, 2. Request Review, 3. Vendor Audit (highlighted in yellow), 4. Document Preview, and 5. Request Complete. The main content area is titled "Document Vendor Audit Findings" and lists two "Action Recommended" items: "You have a missing or invalid FHA Case Number. The correct format is ### ####### ###, or ### ####### with the FHA Suffix entered." and "Field 'Borrower 1 Email Address' is optional". A "Request Disclosure Assistance" button is located at the bottom center. A left sidebar contains navigation options: Loan Summary, Loan Application, Fees, Manage Providers, and Disclosures (highlighted).

- The “Document Preview” section is your last chance to review the initial disclosures before disclosing to the borrower.
- You must indicate whether the borrower will eSign or Wet Sign the disclosures.
- If everything is accurate and complete, click the blue arrow to complete the disclosures.

Loan Number
2019081592
Primary Borrower
RON TINTIN
Loan Officer
BRANDON WALKER
Total Loan Amount
\$196,377.00
LTV | CLTV
96.5% | 96.5%
Loan Type
FHA

<<

- 🔍 Loan Summary
- i Loan Application
- 💰 Fees
- 👤 Manage Providers
- 📄 Disclosures

1. Anti-Steering
2. Request Review
3. Vendor Audit
4. Document Preview
5. Request Complete

Please review, and select the disclosure option: eSign Wet Sign

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

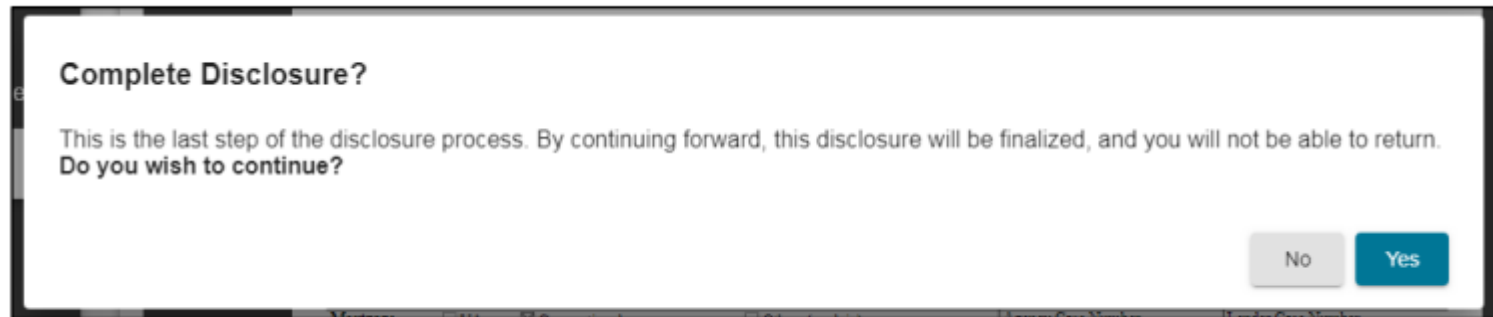
If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input checked="" type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			2019081592
Amount	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$196,377.00	3.250%	360	<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN					

Request Disclosure Assistance

Disclosure – Step 5

- Once a disclosure option is selected, you can click continue and will be prompted to verify you are in fact ready to complete the disclosure process.
- If you are ready, simply click Yes.



- You are then moved to the last step in the process of generating and distributing the disclosures.
- This process can take up to a few minutes, so a pulsing MiMutual Logo is presented while the docs are rendered.
- Once complete, the final version of the disclosures are presented and you can print or download as needed.

- The “Loan Summary” tab provides an overview of the details of your loan.
- The highlighted chevron indicates the current status of the loan.
- The “Loan Details” section provides an at-a-glance option to review important loan terms

Loan Number 2019081592	Primary Borrower RON TINTIN	Loan Officer BRANDON WALKER	Total Loan Amount \$196,377.00	LTV CLTV 96.5% 96.5%	Loan Type FHA
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🔍 Loan Summary

📄 Loan Application

💰 Fees

👤 Manage Providers

📄 Disclosures

Loan Status

Loan Details

Property	Credit Score	Product Type	Program	Registered Date
TO BE DETERMINED	800	FHA	FHA 30 Yr Fixed	8/19/2019
Loan Purpose	Comp. Type	Net Price		
Purchase	Lender Paid	100,397		

Rate Lock Information

Lock Status	Interest Rate	Lock Date	Expiration Date	Closing Date
Not Locked	3.25%			9/18/2019

Disclosure Status

- The “Manage Providers” tab allows you to review and update your service providers.
- **TIP:** Please ensure that all services have the appropriate service provider attached to the fee (e.g., survey fee must have survey company linked to the fee – NOT a title company)

Loan Number: 2019081592 | Primary Borrower: RON TINTIN | Loan Officer: BRANDON WALKER | Total Loan Amount: \$196,377.00 | LTV | CLTV: 96.5% | 96.5% | Loan Type: FHA

<< | Loan Summary | Loan Application | Fees | **Manage Providers** | Disclosures

Favorite Providers

Search

[Add Provider](#)

Name	Address	City	State	Zip	Phone	Email	Affiliated	
123 Fake Title Company	555 Fake Blvd	Croswell	MI	48422	(810) 555-5555	fake@test.com	No	⋮
123 Test Company	1234 Main Street	Port Huron	AL	48060	(810) 555-5555	fake@fake.com	Yes	⋮
ASUS	2779 MAIN STREE	Clinton Township	AL	48038	(586) 226-3506	wwilson@title-connect.com	Yes	⋮
Bobs Rooter	350 Main St.	Browntown	AL	89154	(555) 555-5555	tbd@tbd.com	Yes	⋮

Items per page: 10 | 1 - 10 of 10 | < >

Other Providers Used in the Past

Search

Name	Address	City	State	Zip	Phone	Email	Affiliated	
123	123	123	AZ	19801	(111) 222-3333	jsalvador-pytak@mimutual.com	No	⋮
123 Test Company	123 Main Street	Port Huron	MI	48060	(810) 555-5555	fake@fake.com	No	⋮