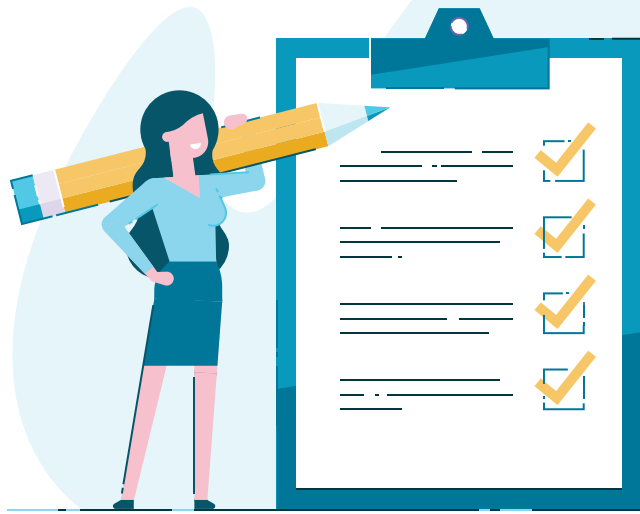


GET YOUR CD PRIOR TO CTC



Appraisal is Received (if applicable).

Homeowner's Insurance Received — Declaration Page to equal Loan Amount or Guaranteed Replacement Value. Policy to reflect Agent's Name, Phone Number and Address. Please provide written verification of the insurance premium amount paid (for one year) or the amount due.

The Purchase Agreement — Must detail both Listing and Buyer Agents Company Name, Address, Phone Number and License Number; along with both Real Estate Agents' Full Names, Phone Numbers, Email Addresses and License Numbers.

Preliminary Title Commitment and Tax Certificate/Amounts received.

All invoices for all 3rd party fees listed on the Loan Estimate/Closing Disclosure are received.

Pre CD/Escrow Settlement Statement provided by Title/Escrow company including all Title and Escrow fees, Recording fees and Section H fees.

*Purchase Transactions only - Real Estate Agent Commissions, Listing and Buyer Agent Companies with License Numbers, Tax Prorations and Transfer Tax (as applicable).

Loan is locked and lock is valid through disbursement/funding.

Loan must be in Approved, Condition Review, Final UW or Clear to Close status in order to issue an Initial CD.

Loan must be passing QM Points and Fees and approved for HPML, if applicable.

All valid email addresses for non-borrowing spouse and/or any additional parties on title are provided.

NMLS #12901

MiMutual Mortgage reserves the right to cancel this program without notification. MiMutual Mortgage reserves the right to make changes to any information in this document without prior notice. MMW-161



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