



Helping you stay as cool as a cucumber

At MiMutual Mortgage we understand that not every loan runs smoothly and that is why we provide you with an easy escalation process. You can discuss a difficult or unique circumstance with our underwriting team directly, taking out the middle man and getting you fast responses so you can continue to do what you do best - originate loans.

All escalations are reviewed within 24 hours by the MiMutual Mortgage Underwriting Management Team.

To ensure the correct person is on board to help, please choose one of the following escalation types.

- **Decision Escalation** – Use this choice if you disagree with the Denial or Suspended decision.
- **Condition Escalation** – Use this choice when a condition may not be deemed necessary per guidelines or you are attempting to clear the condition utilizing alternative documentation. Also if a condition needs review prior to all PTD-U or Suspense conditions being uploaded, to determine if the file is approvable, should this be a make or break condition requiring review.
- **Missed Docs Escalation** - Use this choice if you have submitted documentation which has not been addressed by the underwriter after their review. (Please note our standard "Next Day" turn time to clear conditions.)
- **Exception** – Use this choice if you are requesting an exception to be made.
- **Collateral Escalation** – Use this choice if you are requesting a review of an item related to the appraisal.
- **Disclosure Escalation** – Use this choice if you are requesting a review of a disclosure condition.

How to request an escalation:

STEP 1:	STEP 2:	STEP 3:	STEP 4:
Login to Home.MichiganMutual.com	Navigate to Broker Tools	From Pipeline locate the loan you are escalating.	Follow instructions within the Loan Escalation Form.

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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-213



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