

# FULL CREDIT APPROVAL WITHOUT A PROPERTY ADDRESS!

Gain your borrowers loyalty and increase Realtor trust with a fully credit approved mortgage even without a property address! We also offer the ability to lock in the rate early giving you and the borrower peace of mind with a fast closing.



## WE MAKE IT EASY, HERE'S HOW:

1. Complete the New Loan Registration process with a TBD address at our website [home.michiganmutual.com](http://home.michiganmutual.com) and send the initial applications disclosures to the borrower, and application(1003) to the LO for e-signature.
2. Submit your credit package through the MiMutual Mortgage website.
3. The file is FULLY underwritten (not just DU/LP like many other lenders) and while all conditions are cleared your borrower can be out shopping for home.
4. Once an offer is accepted, simply submit contract, appraisal and title and any relevant changes of circumstance and you're off to a quick close.

## LOCK IN YOUR RATE AND FULLY UNDERWRITE THE LOAN WITHOUT THE PROPERTY ADDRESS!

**GET IN TOUCH WITH US TODAY!**

## WHY WE LOVE THIS

- Give your borrower the power to negotiate with an assured faster closing.
- Tackle any unforeseen underwriting challenges before the borrower finds a home and maintain seamless, stress free closings.
- Provide the seller with a firm approval and fully qualified offer.
- FHA, Conventional, VA, USDA and High Balance eligible.

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-211



THINK BIGGER *> expect more.*

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