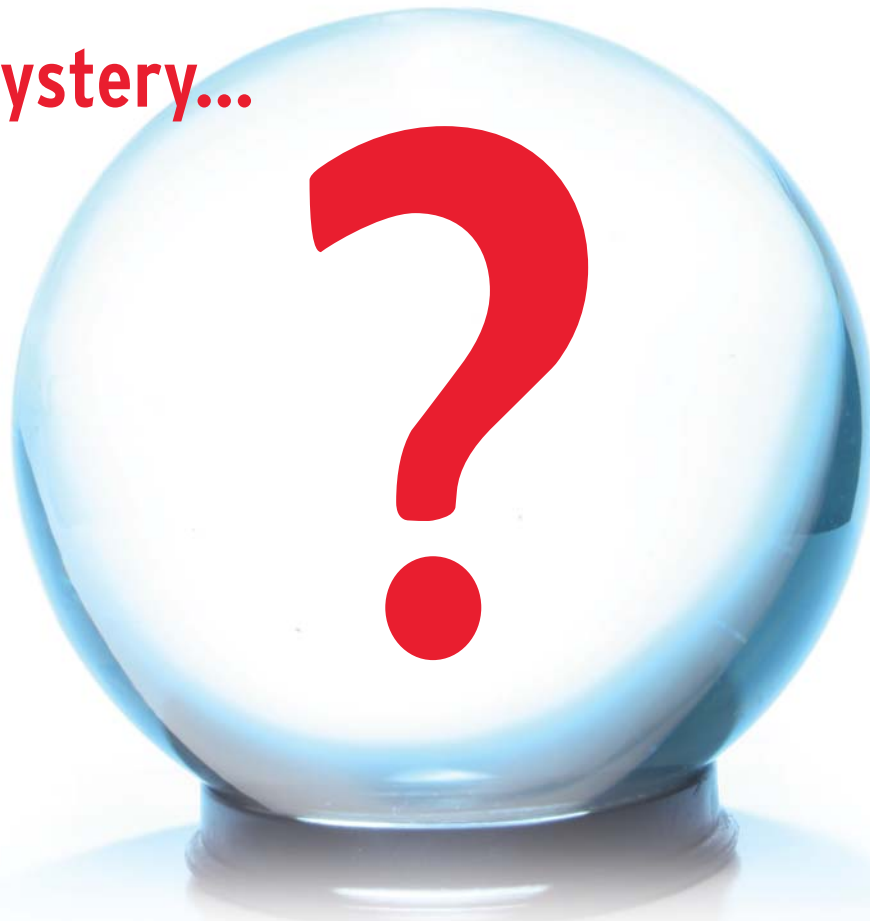


It's No Mystery...



With *EZ Decisioning (EZD)*!

CMG MI Slashes Submission Time and Speeds Approval

EZ Decisioning makes your underwriting faster, easier and more convenient with only a few simple guideline overlays

Conforming loans that meet our *EZ Decisioning* guidelines and receive a valid DU[®] Approve/Eligible, DU[®] Expanded Approval/Eligible, or LP[®] Accept/Eligible are eligible for submission with the AUS indicated documentation.

Qualify More Members – and in Less Time!

EZ Decisioning allows:

- Credit scores down to 620 for LTVs \leq 95%, 97% LTVs with 720 credit score at 35% coverage, and 700 credit score at 18% coverage
- No borrower contribution required with credit score \geq 720
- Maximum DTI ratio and reserves as indicated by DU/LP

For complete *EZ Decisioning* guidelines and rates, please visit www.cmgmi.com/EZD.

Spend Less Time in the Dark – with *EZ Decisioning*

EZ Decisioning gives you the certainty you need to speed up approvals. Keep your pipeline moving and your members happy.

Remember This EZ Step

When submitting *EZ Decisioning* loans through e-cmgmi.com, please remember to select ***EZD (EZ Decisioning)*** as the Loan Program Name. For EDI submissions, enter ***EZD*** (using all caps) in your origination system's loan program designation field. As EDI transmissions are case sensitive, it is critical that all caps are utilized in this field.



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