



Mutual of Omaha Mortgage TPO Policy, Product and Pricing Update: 06-19-24-1

Process reminder:

Changing Wholesale loans from Lender Paid Compensation to Borrower Paid compensation must be requested through our Account Manager.

1. Email your request for a change to your Account Manager.
2. Include the Amount of Borrower Paid Compensation in your request.
3. Include that amount of borrower paid compensation on your Initial Closing Disclosure form (ICD form).

The ICD form is in TPOC: Documents: Reference Material: Forms: ICD/Closing Form. Failure to accurately provide your Borrower Paid Compensation on your ICD form will result in loss of compensation.

Product Update:

Mutual Assist Down Payment Assistance Program

1. Removal of the 2% max compensation rule
2. 2/1 buydown option is available

Contact your Account Executive for additional details for the Mutual Assist product.

Did you know: That Mutual of Omaha Mortgage TPO accepts Conventional and USDA appraisal transfers. Documents required:

- Clear PDF copy of the appraisal
- PAID IN FULL appraisal invoice
- Copy of the appraisal XML file
- Copy of the AIR Certification
- Lender's appraisal transfer letter
- Appraisal must be less than 120 days old

Once the above is received, everything will be reviewed to see if we will accept the transfer. FHA/VA requires case numbers transferred to us.



Mutual of Omaha Mortgage Inc., NMLS ID 1025894, 3131 Camino Del Rio N 1100, San Diego, CA 92108. AL Consumer Credit License 22123; AK Broker/Lender License AK1025894. AZ Mortgage Banker License 0926603; AR Combination Mortgage Banker/Broker/Service License 109250; Licensed by the Dept of Business Oversight under the CA Residential Mortgage Lending Act, License 4131356; Loans made or arranged pursuant to a CA Finance Lender Law license, 60DBO93110; CO Mortgage Registration 1025894; CT Mortgage Lender License ML-1025894; DC Mortgage Dual Authority License MLB1025894; FL Mortgage Lender Servicer License MLD1827; HI Mortgage Loan Originator Company License HI-1025894; IL Residential Mortgage License MB.6761115; IA Mortgage Banker License 2019-0119; KS Mortgage Company License MC.0025612; KY Mortgage Company License MC707287; ME Supervised Lender License 1025894; MD Mortgage Lender License 21678; MA Mortgage Broker and Lender License MC1025894; MI 1st Mortgage Broker/Lender/Service Registrant FRO022452; MN Residential Mortgage Originator Exemption MN-OX-1025894; MS Mortgage Lender 1025894; MO Mortgage Company License 19-2472; MT Mortgage Broker and Lender License 1025894; NV Exempt Company Registration 4830. Licensed by the New Hampshire Banking Department, Mortgage Banker License 19926-MB; Licensed by the New Jersey Banking and Insurance Department, NJ Residential Mortgage Lender License 1025894; New Mexico Mortgage Loan Company License 1025894; North Dakota Money Broker License MB103387; OK Mortgage Lender License ML012498; OR Mortgage Lending License ML- 5208; RI Lender License 20163229LL. RI Loan Broker License 20163230LB; SD Mortgage Lender License ML.05253; TN Mortgage License 190182; TX Mortgage Banker Registration 1025894; UT Mortgage Entity License 8928021; VT Lender License 6891; WA Consumer Loan Company License CL-1025894; WI Mortgage Banker License 1025894A; WY Mortgage Lender/Broker License 3488. Toll Free #: (877) 978-1922. Subject to Credit Approval. For licensing information, go to: www.nmlsconsumeraccess.org