

Mortgage Application Process with Midwest Loan Services, Inc. Frequently Asked Questions

Q: Why is Aspire Federal Credit Union partnering with Midwest Loan Services for the application and origination of my mortgage loan?

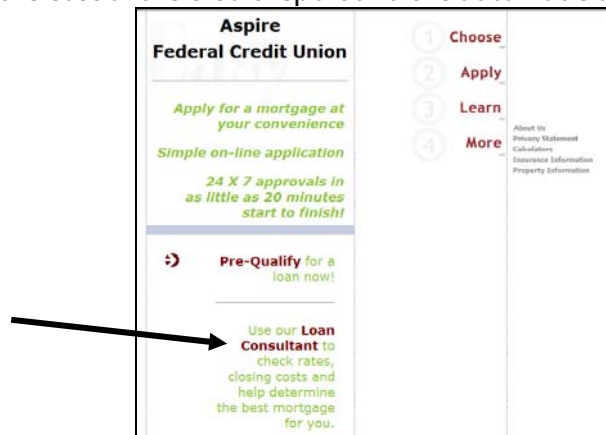
A: Due to the complex nature of Mortgage Applications, we decided to begin utilizing one of the premier State of the Art Systems that integrates the required compliance and pricing components that are necessary to successfully process mortgage loans and add the electronic application functionality that our members have come to expect and appreciate. You now have the ability to apply for a mortgage 24 hours a day, 7 days a week by logging onto <http://www.membersforlife.com/default.asp>.

Q: Why did you choose to partner with Midwest Loan Services?

A: We currently partner with Midwest Loan Services for the servicing of our existing 1st mortgages and are pleased with the service that they have been providing our members.

Q: How do I apply for a mortgage?

A: You can do it from the comfort of your home or office, 24 hours a day, 7 days a week. Just log onto <http://www.membersforlife.com/default.asp>. We recommend that you start with using the Loan Consultant to check rates, closing costs and help determine the best mortgage product for you. If you would like to proceed with an application click on "Apply". An application deposit of \$70.00 is required to cover the cost of the credit report and the automatic underwriting decision.



Q: Can a mortgage application be mailed to me?

A: For your convenience we offer an online mortgage application that is available 24 hours a day, 7 days a week. Just log onto <http://www.membersforlife.com/default.asp>. If you do not have internet access you can contact the Mortgage Lending Department at Midwest Loan Services at **1-888-729-6574** to make an appointment for your mortgage application to be taken over the telephone.

Q: Where can I find the current mortgage rates?

A: They are available to you by clicking on the Loan Consultant section at <http://www.membersforlife.com/default.asp>. Simply answer a few questions and you will see the rates available. *Rates are subject to change at anytime