# **Encompass Overview, Process & Navigation**



# Learning Objectives:

- Discuss Encompass Basics
  - Understand Encompass fundamentals
- Review the Branch Workflow
  - Understand our workflow and how it ties in with our Milestones
- Navigate Encompass
  - Understand how to Navigate Encompass Forms, Tools, and Services



# **Encompass Overview**

- Loan Visibility
- Roles vs. Personas



## Loan Visibility

- Loan Visibility in Encompass is driven by:
  - Assignment to loan
  - Access granted due to organizational hierarchy (level of access)
- Visibility does <u>not</u> necessarily provide edit access:
  - You must have edit access
  - You may be **view-only** during specific milestones (dependent upon permissions)
  - Reports, dashboards and other system functions are bound to visibility

#### Why does this matter?

Encompass visibility and access is very different from our current system, which provides open-access to view loans regardless of the pipeline and branch.

For example, in Encompass, Austin loans will not be "visible" to Columbus branch team as "visibility" permissions will ONLY allow users to see loans they are assigned to or have access to.



## Loan Visibility

#### Encompass



Your access to this loan file is limited. Only changes made in the following areas will be saved:

Yes

 $\times$ 

No

eFolder Documents and Files Conversation Log

Do you still want to open this loan file?

In this example, the processor is able to "view" a loan although the access is limited due to milestone completion (This loan was in Clear to Close)



## Roles vs. Personas

### Role

- A user's **role** on a particular loan
- **Assigned** within Milestone Workflow or File Contacts
  - Loan Officer, Processor, etc.
- Provides **visibility** of the particular transaction
  - Specific rights within a specific loan

### Persona

- Job functions, **<u>NOT</u>** job titles
- Defines **rights** of what a user can do in loan files (permission)

The key thing to remember is that **roles will define rights in a <u>specific loan</u> (I am the loan officer on loan) whereas your persona dictates what <b>permissions you have in Encompass as a <u>whole</u> (I am a branch manager)** 



# **Encompass Navigation**

- Access Encompass Help and Resources
- Pipeline
- Milestones
- Navigate a Loan File
- Understand the eFolder
- Disclosure Tracking



# Access Encompass Help and Resources



### Logging in and out of Encompass



IAL, LLC Homes, Inc.

### Logging in and out of Encompass

### Logging Out

### To log out of Encompass, click the "X" at the top right of the screen.

											-	a x
												<b>N</b>
												an Mailbox
											-	
						eSign Packages	Loan	Delivery Status	Notif	y Users	Advanced Search	Clear
								D of A	~ ~	-		
								LA 19 VD	Xe	36	Move to Folder	Transfer
Loan Processor	Current Loan Team Member	Last Finished	Last Finished		te	Subject Property State	Lo	ck & Request Statu	8			
			~	-	$\sim$					$\sim$		
	🤱 Enablement Team	11/20/2023 1		11/24/2023	3		2	3				
	S Heather Lewis	10/10/2024 1	1	10/15/2024	ļ.		6	3				
	LO25 Kim	10/09/2024 0	)	10/12/2024	ł.	GA	6	3				
	Enablement Team	12/28/2023 0		01/02/2024	ł	CA	2	3				
	LO7 Loan Officer	02/07/2023 1	1	02/10/2023	3		2	3				
LP25 Processor	LP25 Kim	01/09/2024 1	1	01/19/2024	ł	CA	6	1				
	LO25 Kim	10/14/2024 0	0	10/17/2024	Ļ	GA	2	3				
	Enablement Team	08/17/2022 0	)	08/20/2022	2	L	6					
	LO25 Kim	10/14/2024 0	0	10/17/2024	ļ.	FL	1	3				
	LP1 Processor	10/21/2024 1	1	10/24/2024	ļ.		1	3				
	S Monica Victoria	09/25/2023 1	1	09/28/2023	8	CA	6	3				
LP16 Processor	LP16 Processor	10/04/2024 0		10/09/2024	Ļ		2	3				
_	LO25 Kim	10/10/2024 0	2	10/15/2024	Ļ.	GA	2	3				
	1.025 Kim	10/08/2024 0	1	10/11/2024		64	5	1				



### **Encompass Help and Resource Center**



Encompass Consumer Connect " Manage your Consumer Connect Portal Update pages, manage settings, and view site statistics. **L, L**L

### **Encompass Help**

 $\bullet$ 

Step-By-Step Instructions Quick Reference Guides Video Tutorials

Encompa	ass View	Pipeline	Help		
Home	Pipeline	Trades (	?	Encompass Help F1	
Pipelin	ne View	Persona-Bas		HelpPad	
Loan Fold	er Trainin	g		Glossary	1
Filter: No	one		-	Guides & Documents	
14 4	1 - 50 🗸	of 78 🕨 🄰		Encompass Training	
Alerts	Mess Linke	ed Alert - L		Technical Support Options	-
				Diagnostic Mode - Entire Session	gi
2				Diagnostic Mode - Just In Time	bs
2		1		DDM Diagnostics	٩T
3		1		Feedback	em.
5		4		ICE Mortgage Technology Home Page	m
3		-		Release Notes	em em
4		4	0	About Encompass	ern ern

M/I FINANCIAL, LLC <u>A Subsidiary of M/I Homes, Inc.</u>

### **Encompass Resource Center**

The resource center provides access to:

- **Documentation and Forms Library**
- Training information User Guides and How To's
- Compliance Center

Support options needed to use Encompass successfully





### Interactive Demonstration: Access & Review Encompass



# Pipeline



## Pipeline

- The Pipeline is the starting point for originating, viewing, and managing loans.
  - It's Customizable. You can Add or remove columns, change the order, sort data and apply filters

Pipel	ine Vi	ew	Loan Officer - All	~	
			Disclosure - Due		
Loan F	Folder	2 fold	Loan Officer - All		٨rc
			Loan Officer - Prequal		
Filter: 1	lone		Loan Officer - Active		
1.4			Loan Officer - Floating		
14 4	1 - 50	~	Loan Officer - Follow Up		
Alerts	Mess	Linke	Loan Officer - Expiring Before Close		ati
			Loan Officer - 60 Day CIC		_
=	=		11 11 11 =		

Pipeline views have been created for each role. These can be customized by everyone individually.

Pipel	line Vi	ew Loa	an Officer - All		× 🔛	0	2						
Loan	Folder	2 folders	are selected	~ 🗆 I	nclude Archive	Loa	ns View My	/ Loans	✓ Company In	tern	al Organization 🗸 🗸	All .	🔍 Global Search 🔿 On 🖲 Off
Filter:	Next Exp	pected Mile	stone = Applicat	tion									
14 4	4 1-45 ∨ of 45 ▶ ▶												
Alerts	Mess	Linked	Loan Number	Borrower Nam	Application D	at	Loan Amount	Note Rate	Lock & Request Statu	IS	Lock Expiration Date 🧵	Last Finished Milest	Next Expected Milestone
=	=				=	$\sim$	=	=		$\sim$	=	·	Application
			000100162	🤱 Davis, Loc	01/06/2025		240,000.00	5.250	🔒 (57)		03/06/2025	Started	Application
			000100166	🔒 Davis 1, Le	01/07/2025		240,000.00	5.250	🔒 (48)		02/25/2025	Started	Application
	9		000100102	🤱 Builder, Si	11/25/2024		463,500.00	7.375	🔒 (29)		02/06/2025	Started	Application
			000100164	🤱 Davis, Loc	01/06/2025		240,000.00	5.250	🔒 (27)		02/04/2025	Started	Application
			000100165	🤱 Davis, Loc	01/06/2025		240,000.00	5.250	🔒 (27)		02/04/2025	Started	Application
			000100163	🤱 Davis, Loc	01/06/2025		240,000.00	6.000	🔒 (27)		02/04/2025	Started	Application
			BB12410000	🤱 America, 🕴	10/23/2024		780,000.00	4.875	8		12/13/2024	Started	Application
			BB12410000	🤱 Builder, St	10/23/2024		410,125.00	6.500	8		12/13/2024	Started	Application
			000100150	🤱 McDevitt,	12/30/2024		400,000.00		1			Started	Application
	3		BB12410000	🤱 Firstimer,	10/29/2024		300,000.00	7.500	<b>a</b>			Started	Application
			000100153	🤱 John, Jimr	12/30/2024				1			Started	Application
			000100149	🤱 McDevitt,	12/30/2024				<u> </u>			Started	Application



## **Encompass Icons**

You can view key loan information in the pipeline without opening a loan file. When in Encompass, click on any of the icons displayed:

Alerts 🚨	Messages 🔝
Borrower details &	Property details 🙆
Rate lock details	Loan team member details 🤱



## lcons

#### Icon Functions

The following standard icons are used throughout Encompass.

	Alert - Displays on the Pipeline indicating one or more alerts have been generated for the loan.
	Message - Displays on the Pipeline when one or more messages exist for the Ioan. Message entries inform you when requested documents have been returned via fax from a borrower.
₿.	New or Add - Creates a new file, folder, or item.
Ľ	Edit - Opens the selected item for editing.
<b>(</b>	Duplicate - Creates a duplicate of the selected item.
D)	Copy - Copies the selected item.
¥	Cut - Removes an item to paste it in another location.
8	Paste - Moves an item to the selected location.
	Save - Saves a new or existing item.
×	Delete - Deletes the selected item.
Q	Find - Allows the user to locate and apply templates and other data.
0	Reset - Discards changes and restores default settings/view.
<b>%</b>	Refresh - Updates data, such as on the Pipeline.
×	Excel - Exports data to an Excel spreadsheet
8	Print - Prints the selected information.
	<b>Email Conversation Log</b> - Opens a <b>Conversation Log</b> worksheet and Microsoft Outlook for the contact associated with the <b>Email</b> icon. From within a Borrower Contact, the <b>Notes</b> tab opens in addition to Microsoft Outlook.
<b>a</b>	Phone Conversation Log - Opens a Conversation Log worksheet for the contact associated with the Phone icon. From within a Borrower Contact, the Notes tab opens.
لیا ا	Address Book - Provides quick access to the same business contacts you can access from the Contacts tab and Business Contacts tool. It enables you to quickly and accurately copy business contacts into a loan file, File Contacts tool, or Default File Contacts tool.
â 🔒 🖴	Rate Lock - Indicates the status of a loan's rate lock: no lock, rate is locked, or rate lock is expired.
20 B B	Rate Lock Request - Indicates an open rate lock request: requested for an unlocked, locked, or expired rate lock.
	Rate Lock Extension Request - Indicates an open rate lock extension request.
6 6	Rate Lock Cancellation - Indicates a request to cancel a rate lock: cancellation requested; lock canceled.

AL, LLC

omes, Inc.

#### **Encompass Icons**:

Familiarize yourself with these icons! They will help you identify loan status

## **Pipeline Colors**

#### **Pipeline Colors:**

White: a loan with a status of Active Loan

**Pink**: a loan with an Adverse status.

Gray: read only access

Light Blue: a loan that is open on the Loan tab.

Dark Blue: a loan that is selected

😹 America, Andy	400,000.00	Conventional
🤱 America, Andy PATL		Conventional
🤱 America, Andy PATL		Conventional
🤱 Bradley, John J	160,000.00	Conventional
🤱 Brown, George		Conventional
🤱 Construction, Blended	160,000.00	Conventional
🤱 Construction, Colton	160,000.00	Conventional
🤱 Demo, Andy		Conventional
🙎 Designer, Satir	350,000.00	Conventional
·····		
<b>Filipo,</b> Luis	240,000.00	Conventional
<ul> <li>Filipo, Luis</li> <li>Homeowner, John</li> </ul>	240,000.00 156,350.00	Conventional Conventional
<ul> <li>Filipo, Luis</li> <li>Homeowner, John</li> <li>Homeowner, John</li> </ul>	240,000.00 156,350.00 450,000.00	Conventional Conventional Conventional
<ul> <li>Filipo, Luis</li> <li>Homeowner, John</li> <li>Homeowner, John</li> <li>Schmidt, Gunther</li> </ul>	240,000.00 156,350.00 450,000.00 280,000.00	Conventional Conventional Conventional Conventional
<ul> <li>Filipo, Luis</li> <li>Homeowner, John</li> <li>Homeowner, John</li> <li>Schmidt, Gunther</li> <li>Stockholm, Bobby Rae</li> </ul>	240,000.00 156,350.00 450,000.00 280,000.00 150,000.00	Conventional Conventional Conventional Conventional
<ul> <li>Filipo, Luis</li> <li>Homeowner, John</li> <li>Homeowner, John</li> <li>Schmidt, Gunther</li> <li>Stockholm, Bobby Rae</li> <li>Stone, Kimberly Rae</li> </ul>	240,000.00 156,350.00 450,000.00 280,000.00 150,000.00 1,200,000.00	Conventional Conventional Conventional Conventional Conventional
<ul> <li>Filipo, Luis</li> <li>Homeowner, John</li> <li>Homeowner, John</li> <li>Schmidt, Gunther</li> <li>Stockholm, Bobby Rae</li> <li>Stone, Kimberly Rae</li> <li>Test, Nevada Branch</li> </ul>	240,000.00 156,350.00 450,000.00 280,000.00 150,000.00 1,200,000.00	Conventional Conventional Conventional Conventional Conventional Conventional



## **Pipeline Alerts & Messages**

The Encompass Pipeline is <u>dynamic</u> - you can start a new loan, duplicate, export to Excel, and most importantly see ALERTS and Messages!

Pipel	ine Vi	ew	Loan Officer - Activ	ve	× 🖬 🧿	2						
Loan	Folder	Pipelir	ie	~ 🗌 In			41 I <b>(</b> -		ny	Inte	ernal Or	9
Filter: I	Last Fini	ished N	lilestone is any of A	pplication;Submitta	You c window	an click on t will popula	the alerts	and w you	fo	r Docs	;Docs (	D
M 4	1 - 44	~	of 44 🕨 🕅		what ne	eds to be ad	ddressed	on the				
Alerts	Mess	Linke	d Loan Number	Borrower N		file.			st	Status	Loci	k
-	=									~		_
3			000100146	🤶 Gage, Ann	12/26/2024	400,000.00	6.000	🔒 (193)			07/2	!1
6		1	3 Loan Alerts								×	
6			Select loan alerts to	o clear or to spooz	e to be reminded l	ster						
5			Alert		e to be reminded i				Date	Expe	ted	
1	2		eConsent Not Yet	Received					12/2	6/24		
6			Compliance Review	w - Did Not Pass					12/2	7/24		
5	2		Run Mavent prior t	o issuing revised L	E				1/3/2	25		
5	2							Ale	erts M	less	Linked	
4	5							=	-			1
3									3			
1									5			I

The dynamic features of the Encompass pipeline should *eliminate* the need for separate reporting (in most cases).

rts	Mess	Linked	Loan	Number	Borr	ower Nam	Application Dat Loan Am		Loan Amount	nount Note Rate		Request Status	Lock Expiral
	=						=	$\sim$	=	=		$\sim$	=
			0001	00146	8	Value					(193	3)	07/21/2025
			8812	2410000	8	TOU C	an aiso :	see	messages	from loan	(37)	)	02/15/2025
			BB12	2410000	8	to	show w	hen	items have	e been	(26)	)	02/04/2025
			0001	00161	2		comp	ete	d on the loa	an	(26)	)	02/04/2025
		4	0004	00	8	Louiscom	12/01/2024	_	210,000.00	0.000	- (26)	)	02/04/2025
	2		0001	00079	8	Blemishec	11/20/2024		200,000.00	6.500	🔒 (19)	)	01/28/2025
			0004	00134	0	Dauie R∩l∈	12/16/2024		140.000.00	7 000	മന		01/16/2025
	2		000	2 Messag	es								
			000										
	2		262	Message	е				Sour	ce		Date	
	5		000	eConser	nt Acc	epted - Ros	s Blemished		Ross	s Blemished		11/20/2024 8:4	5 AM
			000	Docume	nts es	signed						11/20/2024 8:5	5 AM
			AD										
			000										

Pipelines are designed to help <u>streamline</u> your workflow!

## **Encompass Alerts**

- An alert is a notification that an event has occurred, is pending, or is due.
- An alert remains in effect until the required action is taken that clears the event.
- Not all alerts can be cleared manually.

### Loans with Alerts

	Borrower	Lo
7	Firstimer, Alice Tim	\$32
7	Firstimer, Alice Tim	\$32
6	Homeowner, John	\$53
5	Firstimer, Alice Caroline	\$32
5	Firstimer, Alice Tim	\$32
	Showing data in ' <all folde<="" td=""><td>rs&gt;'.</td></all>	rs>'.



## **Encompass Messages**

Messages populate within Pipeline Views and the loan's Alert's

07/20/22
08/05/22
08/05/22
07/06/22



## Examples

#### **Common Alerts include:**

- eSign Consent Not Yet Received
- Send Initial Disclosures
- ► Loan Estimate Expires
- Good Faith Fee Variance Violated
- Redisclose Loan Estimate
- Redisclose Loan Estimate (Rate Lock)
- Redisclose Closing Disclosure
- Redisclose Closing Disclosure (Rate Lock)

<u>Messages are received and Alerts</u> <u>are populated when one of the</u> <u>following happens:</u>

- ► A Document expires
- An alert is set in the Conversation Log
- An alert is set in the Document Comments



## Viewing the Pipeline

- The Pipeline View controls the loan information that displays.
- There are numerous default pipeline views to choose from or customize your view.

Incom	pass	View	Pipelin	e Help					
Home	Pipe	eline	Trades	Contacts	Dashboard	Reports			
Pipel	ine Vi	iew	Super Ad	ministrator - D	efault View	<b>~</b>	0 🗹		
Loan	Folder	My Pip	eline			lude Archive	Loans View	All Loans	~
Filter: I	None								
14 4	1 - 50	~	of 108	► N					
Alerts	Mess	Linked	Loan	Number 🔺		Borrower	Name		Loan Am
=	=							=	
			13060	000305		🤱 Firsti	mer, Alice		400,000
3			IMT22	02001736		🤱 John	, Sample		510,000
1	2		IMT22	08001873		🤱 Demo	D, SKY MO		510,000
3			IMT22	08001874		🤱 DEMO	), Life of Loan		400,000
5			IMT22	08001915		🤱 Testi	<b>ng,</b> Monica		24,000
			IMT22	09001922		🤱 HELO	C, Test Tina II		100,000
1			IMT22	09001924		🤱 Heloo	, Test 03559072		50,000
1	4		IMT22	12001956		🤱 Sky, I	BIY VICTORIA		420,000
5			IMT23	01001969		🤱 Demo	o, Life of Loan		440,000
			IMT23	01001979		🤱 Demo	D, ICE MT		440,000
1			IMT23	02002019		🙎 Mous	æ. Minnie		600.000



## **Changing Pipeline Views**

To change your pipeline view:

- Select the drop-down arrow in the pipeline view.
- 2. Select the pipeline view you wish to open. The pipeline will load with loans matching the criteria for the pipeline view.

Default views set up by MIF are displayed in the Pipeline View drop-down list.





## **Customizing the Pipeline View**

- Customizing your pipeline allows you to add, remove or reorder columns within your pipeline and save those changes for future log ins.
- > You must be in the pipeline to customize the pipeline view:



- ► To Customize:
  - 1. Hover over the column header
  - 2. Right click to customize columns (1)
  - 3. Add a selected column to your pipeline. The new column is added to the far right of the pipeline.
  - 4. Drag the new column to desired location on your pipeline





## **Customizing the Pipeline View Continued**

### Search Column Criteria (2)

In the Search bar, type your criteria, and click Find.

### Select Column(s) (3)

Select the column(s) you wish to add to your Pipeline view.

### Column Order (4)

Move the column up or down in the desired order once it's been added to the Selected Columns list.

NOTE: The column at the top of the list displays on the far left of the Pipeline. Moving down the list displays in order from left to right.







## **Customizing the Pipeline View Continued**

### Save Columns (5)

Click OK to save the selected columns in the pipeline view





### Interactive Demonstration: Pipeline



## Milestones



# Milestones

- A milestone is a <u>step</u> in the Encompass workflow that defines loan activities and the <u>role</u> that carries out those activities.
- As a loan is in process, the <u>status</u> is tracked through milestones. Dates will appear to the right of the milestone as they are "Finished."
- Please see complete list of MIF Milestones below:



## **MIF Milestones & Assigned roles**



# Milestones

- Often used to denote a **major step** in the process
- Often used to **hand off** the file to the next team member in the process
- Can be used to show a loan is IN a step or a step has finished (i.e., In Setup or Approved)

For example: This loan has finished the "Clear to Close" milestone as in <u>IN</u> "Ready for Docs"

1	🚮 Alerts & Messages	Log			
+	File Started		02/17/25		
± 📃	<b>Application Finished</b>		02/17/25		
+	Submitted		02/17/25		
± 📃	Cond. Approval finisl	hed	02/17/25		
+	Processing		02/18/25		
	Cond. Review Finishe	d	02/18/25		
± 📃	Cleared to Close		02/18/25		
	Ready for Docs		02/20/25		
+	Docs Out		02/21/25		
	Funding		02/25/25		
	Post Closing		02/25/25		
	Purchasing		03/02/25		
	Completion		04/01/25		



# **Milestone Worksheet**

- Displays any required
   Documents, Tasks, and Required Fields.
- Used to record activities and the completion of tasks associated with each milestone

3 💽 Alerts & Messages 🛛 Log		Processing on 0605/24	
🗄 🔳 File Started	06/04/24	File Started By LOS Loan Officer (IoS) Davs to Frisk 10 06/05/2024 03 52 PM Change Milestone Date	
🗉 📕 Sent to processing	06/05/24		
eDisclosures Ordered	06/05/24	Los no uncer Los coan uncer (los)	
Disclosures sent electronical <sup>a</sup>	06/05/24	Loan Processor LP5 Processor (lp5)	
Called	06/06/24	Durante Tata	
Forms previewed by LP5 Proc	06/06/24	Documents erolder lasks	
Documents requested	06/06/24	Underwriting received : 06.04/24	aps to ensure property exists completed on 06/05/2024
Credit Explanation received	06/06/24	U Underwriting received: 06/04/24	
Untitled received	06/06/24	U Drivers License - Borrower received: 06/05/24	
Homeowners Insurance recei	06/06/24	Verification of Employment received: 06/05/24	
🛙 📕 Submitted	06/06/24	V Your Home Loan Toolkit, received : 08/05/24	
🗉 🔳 Approved	06/06/24	Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real Property received: 06/05/24	
E Docs Requested	06/10/24	Supplemental Consumer Information Form received : 06/05/24	
Funding	06/14/24	FL Statement of Anti-Coercion received: 06.05/24	
Post Closing	06/20/24	Borrower Consent to the Use of Tax Return Information received : 08/05/24	
Shipping	06/24/24	Borrower's Certification 8 Authorization received : 0605/24	
E Completion	06/24/24	SA Patriot Act Information Disclosure received : 08/05/24	
		✓ Equal Credit Opportunity Act Notice received: 06/05/24	
		Fair Credit Reporting Act received: 06/05/24	
		V Mortgage Fraud is Investigated by the FBI received : 06.05/24	
		✓ Hazard Insurance Authorization, Requirements and Disclosure received: 06/05/24	
		✓ Notice of Right to Receive Copy of Written Appraisal/Valuation received : 06/05/24	
		✓ Privacy Policy received: 0605/24	
		Acknowledgement of Receipt of Loan Estimate received : 06/05/24	
		Acknowledgement of Intent to Proceed received: 06/05/24	
		P Borrower's Certification & Authorization, 2 received : 06:05:24	
		✓ 2015 Settlement Service Provider List received: 06/05/24	
		✓ Loan Estimate received: 06/05/24	
		✓ HUD - Approved Homeownership Counseling Org List received: 06/05/24	
		V Product and Pricing received: 08/05/24	
		C A Privacy Policy Disclosure received: 06.05/24	
		Social Security Administration Authorization received: 0605/24	
Forme Toole Services		1003 - URLA expired : 07.05/24	
	D		
» Order Credit Report			
» Access Lenders	D	Required Helds Go to Helds Held Summary , Milestone Comments	
» Search Product and Pricing		Borr Hone Phone	
» Request Underwriting			
» Order Appraisal			
» Urder Flood Certification			
Order Title & Closing	<u> </u>		
» Order Doc Preparation			
Desister MEDC			
" Register WERS			



Home Pipeline Loan Co	ontacts Dasl	hboard Reports		
8 Borrowers Andy and Amy	America		Open Web View	Search AllRegs
🚹 1234 MI Homes Way		1st         Loan #: 000100590         LTV: 85.000/85.000         Rate: 7.125%         Est Closing Date: 05/23/2025		
Austin, TX 78703		Loan Amount: \$595,000.00 DTI: 15.899/16.631 📋 Not Locked 🤱 FS: Austin WebApps 🧹 🗌 Archived		
6 3 Alerts & Messages Log		Submittal on 04/21/25		
🗄 🔳 File Started	04/21/25	Loan Officer Liver (officer)		
🗄 📃 Application Finished	04/21/25	Loan Annietant Loan Officiar Annietant (Ion)		
	04/21/25			
± Cond. Approval finished	04/21/25	Corp uw Underwriter User (underwriter)		
	04/24/25	Documents		
Clear to Close	04/23/25			
Ready for Docs	05/03/25	Secret Account Information received : 04/21/25		
Docs Out	05/04/25	✓ Notice of Right to Receive Copy of Written Appraisal/Valuation received : 04/21/25		
E Funding	05/08/25	Borrower Consent to the Use of Tax Return Information received: 04/21/25		
Post Closing	05/08/25	✓ HUD Approved Homeownership Counseling Org List received : 04/21/25		
Purchasing	05/13/25	Home-Ownership Counseling Acknowledgement received: 04/21/25		
Completion	06/12/25	Acknowledgement of Intent to Proceed received : 04/21/25		
		Acknowledgement of Receipt of Loan Estimate received : 04/21/25		
		Borrower's Certification & Authorization received : 04/21/25		
		V 1003 - URLA received: 04/21/25		
		Request to Share Information, received : 04/21/25		
		Social Security Administration Authorization received: 04/21/25		
		Locking Your Interest Rate Notice received: 04/21/25		
		I III Purchase Agreement received: 04/21/25		
		✓ Underwriting received : 04/21/25		
Forms Tools Services		V 1008 - Underwriting Transmittal received : 04/21/25		
» Order Credit Report		Fraud/Audit Services received : 04/21/25		
» Access Lenders		Required Fields     Field Summary     Milestone Comments		
» Search Product and Pricing		All required fields have been completed!		
» Request Underwriting				
» Order Appraisal				
» Order Flood Certification				
» Order Title & Closing				
» Order Doc Preparation				
» Register MERS				
» Order AVM				
» Order Mortgage Insurance				
» Order Fraud/Audit Services				
» Request HMDA Management				
» Order Additional Services	ò			
» Order Verifications	¥			
Show in Alpha Order				
			_	• • • •

### Interactive Demonstration: Milestone


# Navigating a loan file



# M/I Borrower Summary - Origination

Home Pipeline Loan Contacts Dashb	oard Reports		
Borrowers Andy and Amy America		WORK AREA HEADER	Open Web View Search AllRegs 🛄 Glifolitar 🚽 🔒 🗙
🔂 1234 MI Homes Way Austin, TX 78703	1 <sup>22</sup> Loan #: 000100590         LTV: 85.000/85.000/85.000         Rate: 7.000%           Loan Amount: \$595,000.00         DTI: 15.292/16.002	Est Closing Date: 05/23/2025	
2 🕄 Alerts & Messages Log	M/I Borrower Summary - Origination		
Compliance Review - Had Warnin; 04/21/25 AUS Data Discrepancy Alert 04/29/25 25 loan document(s) retrieved 04/21/25 Andy America's loan: package ha 04/24/25 Andy America's loan: package ha 04/24/25 Andy America's loan: package ha 04/24/25	Channel     Banked - Retail     RESPA 6 Entered     Yes     Application Date     04/21/2025       Current Status     Active Loan     HMDA Action Date     //       Borrower Information     No co-applicant       Borrower     Image: Co-Borrower     Image: Copy From Borrower	Additional Information	
ALERTS, MESSAGES &	Vesting Type     Individual       First Name     Andy       Middle     Middle       Last Name     America       SSN     999-60-3333	Employee Loan      Initial UW Submission Type Automated Approval      Underwriting Stage BM Review 1	The M/I Borrower Summary is typically, the first form
LOG	DOB     01/01/1962       Marital Status     Married       Preferred Contact Method - Select All That Apply     Preferred Contact Method - Select All That Apply       Home Phone          ⓐ •         ⓐ •         ⓑ •         ⓑ •         ⓑ •	pply Order Credit Product and Pricing ICE Fees Order DU 2 Order LPA WORKSPA	completed in the loan process is the Borrower Summary - ℃■ Origination form This
Forms         Tools         Services           MI Borrower Summary - Origination         A           1003 URLA - Lender         1003 URLA Part 1	Cear     Jobstopstzub     Cear     Jobstopstzub     Cear       Accept Text/SMS I     Accept Text/SMS I     Accept Text/SMS I       E-mail     cmonasterio@mihomes.o     E       Current Address     Current Address	Mortgage Insurance Run Mavent Truework - VOI/VOE The Work Number	form is used to record basic
1003 URLA Part 2 1003 URLA Part 3 1003 URLA Part 4 1003 URLA Continuation 2015 Itemization Re	Foreign Address     Foreign Address       Street Address     4321 Cul de Sac Street       Unit Type     Image: Color of the street       Unit #     Image: Color of the street       City     Someplace	AccountChek 3 in 1       Order Fraud       V       Order Appraisal       Order Flood	loan information.
Lo Lo Re FORMS, TOOLS & He SERVICES Se Af St Ac MI Disclosure Summary	State     MA     State     MA       Zip     02723     Zip     02723       Country     US     Country     US       How Long at Current Address     10 Y     M       Housing     No Primary Housing Expense     How Long at Current Address     10 Y       V     Own     V     Own       Rent (\$     / Month)     Rent (\$     / Month       Borrower First-Time Homebuyer?     No     Co-Borrower First-Time Homebuyer?     No	M/ Prequal Letter	
Additional Requests Information	Home to Sell Edit Previous or Mailing Address		~

# Loan Summary Bar

- The information shown on the loan summary bar is a synopsis of the loan data.
- The Loan Summary bar enables the user to see pertinent loan information in one place.

Home	Pipeline	Loan	Trades	Contacts	Dashboard	Reports						
8 Bo	rrowers	Blue Wilkie	Sky		~ 🗹				Open Web View	Search AllRegs	Analyzers	📫 efolder   🛃 🔒 🗵
🙆 20 Se	Starview Co dona, AZ 86	ourt 351		1**	Loan #: IMT2 Loan Amount:	302002049 \$510,000.00	LTV: 85.000/85.000/85.000 DTI: 24.006/32.252	Rate: 5.750%	Est Closing Date: // S:LO16 Loan	Officer V	Archived	



# Managing Borrowers Borrower Pairs

- Users can add and remove up to size borrower pairs on a loan file
- Once a borrower pair is added, separate sets of forms are created





# Forms, tools & services



# Forms, Tools & Services

#### On the bottom left side of your screen you'll see Forms, Tools and Services tabs

- 1. Forms allow users to enter loan data. The forms tab will contain your **application**, **borrower summary**, **fees and disclosure forms as well as other government specific forms like FHA or VA**.
- 2. Depending on your persona access, certain or all tools may be accessible. Through the Tools Tab, you will find:.... File Contacts, Conversation Log and Disclosure Tracking
- 3. In Services, you can Order Credit, Price Loans and Request Underwriting.



# Forms, tools & services

#### **Forms**

- M/I Borrower Summary
- 1003 URLA Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 2015 Itemization

#### **Tools**

- Conversation Log
- File Contacts
- Disclosure Tracking

#### **Services**

- · Credit
- Products & Pricing
- · UW (DU/LP)
- Appraisal
- Flood
- Fraud/Audit DataVerify Drive
- Verifications Work Number, Truwork, AccountChek



### **Interactive Demonstration:**

Navigating a Loan File, Forms, Tools and Services



# Navigating the eFolder





# What is the item shown?



# What is the purpose of a file folder?

### None

Space Waster

# Organization!

# ORGANIZATION!

#### 49

# File Folder = Document Folder

## What is put inside a file folder?

# **Documents!**

# (Like bank statements and paystubs)

# **Documents = File Attachments**

**Can have more than one!** 



Think about files, documents, and the eFolder this way:

A "File" is a piece of paper (Chase Bank statement)

A "Document" is a manila file folder <u>(Bank Statement</u> <u>Document Folder)</u>

The "eFolder" is the filing cabinet <u>(Where all</u> <u>Documents are stored)</u>

~ 🗹			_		1 Efolder	
1 <sup>st</sup> Loan #: 220901149	LTV: //		Rate	19	Est Closing Date: //	
Loan Amount:	DTI: 1		3	Not Locked	🔱 FS: Admin User	~
Processing Workshe	eet for Officer User					
File Started By	Admin User (admin)	]	🖌 Accep	t File (Clear Alert)	🗇 Return File to Sender	
Loan Officer	Officer User (officer)	Q	Days to Finis	h -8 09/18/2	022 04:14 PM 🗸 Change Milestone Da	te
Loan Processor	Processor User (processor)	Q,	Finishe	d		
Documents			eFolder	Tasks		Task List
🗌 Bank Statements	2	4 F		Check Cre	dit Report for Red Flags and Discrepancies	
Paystubs		-		Check Cre	dit Report Inquiries for Newly Opened Acco	un
🗌 W-2s - Last 2 ye	ars			🗌 Obtain Ince	ome/Asset docs per DU/AUS findings	
🔄 Tax Returns w/ S	Schedules - 2 Years			Order App	raisal	
* 🚺 Credit Explanation				🗌 Order Fina	al Verbal VOE	

Docume	nts Preliminary Conditions Underwriting	Conditions Post-Closing Conditions	Delivery Conditio	ns Packages	History							
Docun	nents View Standard View	<ul> <li>J O Z</li> </ul>										
Docume	ent Group (All Documents)	∽ Sta	acking Order None	e			~					
Docum	ents (81)		DDA	G 🕼 🗹	X 🐍 🗷 🔒 🗍	eConsent Req	eDisclosures	Retrieve	Docume	nt Manager	File Manager	Send 🔻
Att Fo	Name 🔺	Description	For Borrow	er Pair	Туре	Access	For Milestone	Sta	atus	Date	II	
				~		~		~	~	-	~	
	1003 - URLA	Eile Eolde	re ikies	Skv	Closing Document	CL. FN. LD. LO.	Processing	Ex	pired	03/09/23		
7	1008 - Transmittal Summary			šky	Standard Form	CL, FN, LD, LO,	Processing	Re	ceived	02/07/23		
<b>N</b>	2015 Settlement Service Provider List		olge vilkie S	Sky	eDisclosure	CL, FN, LD, LO,	Processing	Re	ceived	02/07/23		
	Acknowledgement of Intent to Proceed		Blue Wilkie S	šky	eDisclosure	CL, FN, LD, LO,	Processing	Re	ceived	02/07/23		
	Acknowledgement of Receipt of Loan Est		Blue Wilkie S	Sky	eDisclosure	CL, FN, LD, LO,	Processing	Re	ceived	02/07/23		
	Affidavit of Occupancy		All		Closing Document	CL, FN, LD, LO,	📃 Shipping	Re	quested	08/23/23		
	Amortization Schedule		All		Closing Document	CL, FN, LD, LO,	📃 Shipping	Re	quested	08/23/23		
	Appraisal		Blue Wilkie S	Sky	Settlement Service	CL, FN, LD, LO,	🔳 Approval	Ex	pired	05/09/23		
	AZ Advance Fee Agreement		Blue Wilkie S	Sky	eDisclosure	CL, FN, LD, LO,	📃 Processing	Re	ceived	02/07/23		
	AZ Affidavit of Property Value		All		Closing Document	CL, FN, LD, LO,	📃 Shipping	Re	quested	08/23/23		
	AZ Anti-Coercion Insurance Disclosure		Blue Wilkie S	Sky	eDisclosure	CL, FN, LD, LO,	📃 Processing	Re	ceived	02/07/23		
	AZ Authorization to Complete Blank Spac		Blue Wilkie S	ŝky	eDisclosure	CL, FN, LD, LO,	📃 Processing	Re	ceived	02/07/23		
	AZ Authorization to Complete Blank Spac		Blue Wilkie S	ŝky	Closing Document	CL, FN, LD, LO,	📃 Processing	Re	ceived	02/07/23		
	AZ Broker Advance Fee Agreement		Blue Wilkie S	ŝky	eDisclosure	CL, FN, LD, LO,	📃 Processing	Re	ceived	02/07/23		
	AZ Deed of Trust		All		Closing Document	CL, FN, LD, LO,	📃 Shipping	Re	quested	08/23/23		
	Bank Statements		Blue Wilkie S	ŝky	Needed	CL, FN, LD, LO,	🔳 Approval	Ex	pired	03/09/23		
	Borrower Consent to the Use of Tax Retu		Blue Wilkie S	Sky	Closing Document	CL, FN, LD, LO,	📃 Processing	Re	ceived	02/07/23		
2	Borrower's Certification & Authorization, 2		Blue Wilkie S	Sky	eDisclosure	CL, FN, LD, LO,	📃 Processing	Re	ceived	02/07/23		
	Borrower's Certification & Authorization		Blue Wilkie S	Sky	Closing Document	CL, FN, LD, LO,	📃 Processing	Re	ceived	02/07/23		
	Canceled Checks		Blue Wilkie S	Sky	Needed	CL, FN, LD, LO,	📃 Approval					
	Closing		Blue Wilkie S	ŝky	Needed	CL, FN, LD, LO,	📃 Shipping					
	Closing Disclosure (Seller)		All		Closing Document	CL, FN, LD, LO,	📃 Shipping	Re	ceived	08/23/23		
	Closing Disclosure		All		Closing Document	TA	Shipping	Re	ceived	12/18/24		
	Closing Disclosure		All		Closing Document	CL, FN, LD, LO,	📃 Shipping	Re	quested	08/23/23		
	Closing Documents		All		Closing Document	TA	Shipping	Re	ceived	12/18/24		
	Closing Documents		All		Closing Document	CL, FN, LD, LO,	📃 Shipping	Re	ceived	06/29/23		
	Collateral/Security Package Sent		Blue Wilkie S	ŝky	Needed	CL, FN, LD, LO,	📃 Shipping					
	Compliance Agreement		All		Closing Document	CL, FN, LD, LO,	📃 Shipping	Re	quested	08/23/23		

eFolder	Documents Help													
Documen	ts Preliminary Conditions Underwri	iting Conditions Post-	Closing Conditions	Delivery Conditions	Packages	History								
Docum	ents View Standard View	<ul> <li>Image: Image: Ima</li></ul>	0 🗹											
Documer	t Group		✓ State	cking Order None					~					
Docume	ents (81)	lle		DDA	G 🚯 🗹 🕻	K 🍰 🗷 🔒 🗌	eConsent	Request	eDisclosures	Retrieve	Documer	t Manager	File Manager	Send 🔻
Att Fo	Name A 11 o o b			For Borrower P	air	Туре	Access		For Milestone	Sta	atus	Date		
	Allach	iments	5		~		~			~	~	=	~	
là I	1003 - URLA			Blue Wilkie Sky		Closing Documen	t CL, FN, LI	D, LO,	Processing	Ex	pired	03/09/23		<b>^</b>
	1008 - Transmittal Summary			Blue Wilkie Sky		Standard Form	CL, FN, LI	D, LO,	📕 Processing	Re	ceived	02/07/23		
	2015 Settlement Service Provider List			Blue Wilkie Sky		eDisclosure	CL, FN, L	D, LO,	Processing	Re	ceived	02/07/23		
	Acknowledgement of Intent to Proceed			Blue Wilkie Sky		eDisclosure	CL, FN, LI	D, LO,	Processing	Re	ceived	02/07/23		
	Acknowledgement of Receipt of Loan Est	t		Blue Wilkie Sky		eDisclosure	CL, FN, LI	D, LO,	Processing	Re	ceived	02/07/23		
	Affidavit of Occupancy			All		Closing Documen	t CL, FN, LI	D, LO,	Shipping	Re	quested	08/23/23		
	Amortization Schedule			All		Closing Documen	t CL, FN, LI	D, LO,	📃 Shipping	Re	quested	08/23/23		
	Appraisal			Blue Wilkie Sky		Settlement Servic	e CL, FN, LI	D, LO,	Approval	Ex	pired	05/09/23		
	AZ Advance Fee Agreement			Blue Wilkie Sky		eDisclosure	CL, FN, L	D, LO,	Processing	Re	ceived	02/07/23		
	AZ Affidavit of Property Value			All		Closing Documen	t CL, FN, LI	D, LO,	Shipping	Re	quested	08/23/23		
	AZ Anti-Coercion Insurance Disclosure			Blue Wilkie Sky		eDisclosure	CL, FN, L	D, LO,	Processing	Re	ceived	02/07/23		
	AZ Authorization to Complete Blank Space	B		Blue Wilkie Sky		eDisclosure	CL, FN, LI	D, LO,	Processing	Re	ceived	02/07/23		
	AZ Authorization to Complete Blank Space	D		Blue Wilkie Sky		Closing Documen	t CL, FN, L	D, LO,	Processing	Re	ceived	02/07/23		
	AZ Broker Advance Fee Agreement			Blue Wilkie Sky		eDisclosure	CL, FN, LI	D, LO,	Processing	Re	ceived	02/07/23		
	AZ Deed of Trust			All		Closing Documen	t CL, FN, LI	D, LO,	📃 Shipping	Re	quested	08/23/23		
	Bank Statements			Blue Wilkie Sky		Needed	CL, FN, LI	D, LO,	Approval	Ex	pired	03/09/23		
	Borrower Consent to the Use of Tax Retu	i		Blue Wilkie Sky		Closing Documen	t CL, FN, LI	D, LO,	Processing	Re	ceived	02/07/23		
	Borrower's Certification & Authorization,	2		Blue Wilkie Sky		eDisclosure	CL, FN, LI	D, LO,	Processing	Re	ceived	02/07/23		
	Borrower's Certification & Authorization			Blue Wilkie Sky		Closing Documen	t CL, FN, LI	D, LO,	Processing	Re	ceived	02/07/23		
	Canceled Checks			Blue Wilkie Sky		Needed	CL, FN, LI	D, LO,	🔳 Approval					
	Closing			Blue Wilkie Sky		Needed	CL, FN, LI	D, LO,	📕 Shipping					
	Closing Disclosure (Seller)			All		Closing Documen	t CL, FN, LI	D, LO,	📕 Shipping	Re	ceived	08/23/23		
	Closing Disclosure			All		Closing Documen	t TA		📃 Shipping	Re	ceived	12/18/24		
	Closing Disclosure			All		Closing Documen	t CL, FN, LI	D, LO,	📕 Shipping	Re	quested	08/23/23		
	Closing Documents			All		Closing Documen	t TA		📕 Shipping	Re	ceived	12/18/24		
	Closing Documents			All		Closing Documen	t CL, FN, LI	D, LO,	📕 Shipping	Re	ceived	06/29/23		
	Collateral/Security Package Sent			Blue Wilkie Sky		Needed	CL, FN, L	D, LO,	📕 Shipping					
	Compliance Agreement			All		Closing Documen	t CL, FN, LI	D, LO,	📕 Shipping	Re	quested	08/23/23		~



- 0 ×



Ocument Details (Bank Statements)

### **Interactive Demonstration:**

eFolder Functions, Document details, conditions & statuses



# eFolder

Documer	nts Conditions	Packages Hist	ory													
Docum	ents Vie Star	ndard View		<ul> <li>J 0 Z</li> </ul>												
Docume	nt Group (All Docu	n. hots)		✓ Stack	king Order None				$\sim$							
Docum	ents (21)						6	• • • • •	<b>X</b> 🔒	eConsent	Request	eDisclosures	Retrieve	Document Manager	File Manager	Send 🔻
Att Fo	Name 🔺	eFolder	Tabs	on	For Borrower Pair	Туре	Acce	88	For N	Miestone	Siaius	Date				
					~	~				~			$\sim$			
_	Bank Statement				Patrick and Lorraine Pur	Needed	AU,	CL CLEN	P P	Processing						
	Credit Authorizatio	n			Patrick and Lorraine Pur	Needed	AU,				Received	02/17/25				
	Credit Report				Patrick and Lorraine Pur	Settlement Service	AU,	Docume	nt A	Action	Received	02/17/25				
	FHA Case Number	Assignment	FHA Ca	ise Number Assignment	Patrick and Lorraine Pur	Needed	AU,	But	tons	8						
	Investment Statem	ent	Investm	ent Statement	Patrick and Lorraine Pur	Needed	AU,	Dut	tons	5						
	IRS 1098		IRS 109	18	Patrick and Lorraine Pur	Needed	AU,									
	IRS 1099 R		IRS 109	19	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	P P	Processing						
	IRS-W2		W-2s -	Last 2 years	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	🔳 Pi	Processing						
	Mortgage Stateme	nt			Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Paystub		Paystuk	os	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Pension Award Le	tter	Pension	Award Letter	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Profit and Loss Sta	atement	P&L/Bal	lance Sheet	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Property Insurance	e Policy	Homeov	wner's Insurance Policy	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Property Tax Bill		Property	y Tax Bill	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Rental Agreement				Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Retirement Statem	ent	Retirem	ent Statement	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Social Security Aw	vard Letter	Social S	Security Award Letter	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	SSA 1099		SSA 10	199	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Tax Returns		Tax Ret	urns w/ Schedules - 2 Years	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Verification Of Em	ployment	Verifica	ation Of Employment	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
	Verification Of Mo	rtgage Or Rent	Verifica	ation Of Mortgage Or Rent	Patrick and Lorraine Pur	Needed	AU, (	CL, CU, FN,	E P	Processing						
														Donaliary of the time	onnoo, nno.	

## eFolder – Documents

Documer	Conditions Packages History	,													
Docum	standard View	✓ 🚽 ④ 🗹													
Docume	nt Group (, Pocuments)	✓ Stacking	Order None			~									
Docum	ents (69)		L						D. G. PX & MA	eConsent	Request eDisclos	ures Retrieve	Document Manager	File Manager	Send 🔻
tt Fo	Name 🔺		For Borrower Pair	Туре	Access	For Milestone	Status	Date			л. — т	IL.	л. —	n	
			~	~			~ ~	= ~							
<u>}</u>	1003 LIPLA		Andy and Amy America	eDisclosure		Submittel	Received	040105							
2	1003 - Underwriting Transmittal	Using the Documents tab of	Andy and Amy America	Standard Form	AU. CL. CU. FN	Submittal	Received	04/21/25							
2	2015 Settlement Service Provider List	the eFolder you can access	Andy and Amy America	eDisclosure	AU. CL. CU. FN	Submittal	Received	04/21/25							
2	Acknowledgement of Intent to Proceed	loan files, request documents,	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
2	Acknowledgement of Receipt of Loan E	send eDisclosures and access	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
2	Affiliated Business Arrangement Disclo	Document and File Managers	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
2	Bank Statement		Andy and Amy America	Needed	AU, CL, CU, FN,	Processing	Received	04/21/25							
2	Borrower Consent to the Use of Tax Re		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
6	Borrower's Certification & Authorization		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📃 Submittal	Received	04/21/25							
2	Compliance Report		Andy and Amy America	Settlement Service	AU, CL, CU, FN,	Processing	Received	04/21/25							
6	Compliance Report		Andy and Amy America	Settlement Service	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25							
6	Cover Letter		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📃 Submittal	Received	04/21/25							
6	Credit Authorization		Andy and Amy America	Needed	AU, CL, CU, FN,	Application	Received	04/21/25							
<u>à</u>	Credit Report		Andy and Amy America	Settlement Service	AU, CL, CU, FN,	Application	Received	04/21/25							
6	Credit Score Disclosure Exception for Lo.		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25							
<u>à</u>	Credit Score Disclosure Exception for Lo.		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📒 Submittal	Received	04/21/25							
<u>)</u>	Equal Credit Opportunity Act Notice		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📃 Submittal	Received	04/21/25							
<u>)</u>	Escrow Account Information		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
ò	Fair Credit Reporting Act		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
<u>)</u>	Federal PMI Cancellation/Termination Da		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
ò	Fee Service		All	Settlement Service	AU, CL, CU, FN,	Application	Received	04/21/25							
<u>0</u>	Flood Cer		Andy and Amy America	Settlement Service	AU, CL, CU, FN,	Processing	Received	04/21/25							
Ŏ	Fraud/Au	Fraud/Audit Services	All	Settlement Service	AU, CL, CU, FN,	Submittal	Received	04/21/25							
Ö	Hazard In 10 view a documen	τ,	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
0	Home-Ow double click on the		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
0	How to St line		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
0	HUD Appl		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
2	Important		Andy and Amy America	eDisclosure	AU, CL, CU, FN,		Received	04/21/25							
	1KS 160C - Request for Transcript of Ta.		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
	TRE MO		Andy and Amy America	Noodod	AU, CE, CU, FN,		Received	04/21/25							
<u>_</u>	Loop Commitment	Dz Aniy W-zs - Last z years	Andy and Amy America	oDicologuro	AU CL CU EN	Processing	Received	04/21/25							
2	Loan Estimate	Eban Communent	Andy and Amy America	eDisclosure	AU CL CL EN	Submittel	Requested	04/23/25							
3	Loan Information Sheet	Losp Information Sheet	Andy and Amy America	Needed	ALL CL. CLI EN		Received	04/21/23							
8	Loan Summary Morksheet	Loan Summary Morksheet	Andy and Amy America	Custom Form	ALL CL. CLI EN		Received	04/21/25							
2	Locking Your Interest Rate Notice	Ebuir buirnary workshoet	Andy and Amy America	eDisclosure	AU. CL. CU. FN	Submittal	Received	04/21/25							
2	Mortgage Fraud is Investigated by the FBI		Andy and Amy America	eDisclosure	AU, CL, CU, FN	Submittal	Received	04/21/25							
2	Mortgage Insurance Quote		All	Settlement Service	AU, CL, CU, FN	Application	Received	04/21/25							
-	Mortgage Statement		Andy and Amy America	Needed	AU, CL, CU, FN										
2	Notice of Right to Receive Copy of Writte.		Andy and Amy America	eDisclosure	AU, CL, CU, FN	Submittal	Received	04/21/25							
	Other Services	Additional Services	All	Settlement Service	AU, CL, CU, FN	Application	Requested	04/21/25							
6	Paystub	Paystubs	Andy and Amy America	Needed	AU, CL, CU, FN,	Processing	Received	04/21/25							
2	Phishing Scam Notice		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25							
-	-														*

# eFolder – Conditions

Documents Conditions Packages	History															
Conditions View Conduct View B	iranch UVV	✓ 🛃 ④ 🗹														
Condition Type <a>All Conditions&gt;</a>																Open Web Conditions
	Conditions tak	o will show you ALL								🔓 🕼 🗹 🕽	× 🛛 🗛	Request Docs	Retrieve Docs	Document Manage	r Deliver Condition Responses	Condition Delivery Statu
ondition Name 🔺	conditions	on your loan nie.		Prior To	Comment	Disposition	Latest Status	Latest Status Date/Time	Latest Status User	Internal Id						
						~	~	= ~			$\sim$					
KA Affidav <b>i</b>	- <u> </u>	to be completed for all borrow	vers, non-obligated spouse	Closing	0	<u> </u>	Added	04/21/2025 01:20 PM	underwriter	Closing						
opraisal	0	Provide fully complete FNMA	1004C - Appraisal must be	Approval	0	ĕ	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
nk Statements	1	Provide all pages of banks sta	atements for account at	Approval	0	Ğ	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
rtificate of Occupancy	0	Provide certificate of occupar	ncy from municipality.	Closing	0	Ğ	Added	04/21/2025 01:20 PM	underwriter	Closing						
edit Supplement	0	LQCC report detailing any cha	anges to data reported on i	Approval	0	Ğ	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
nest Money Verification	0	Provide a copy of earnest mo	ney deposit check in the a	Approval	0	Ğ	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
al URLA Signed		Final LIRLA signed and dated	by mortgage originator an	Closing	0	ĕ	Added	04/21/2025 01:20 PM	underwriter	Closing						
od Certificate	1				0	Ğ	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
al Application - URLA	1	Select line and	double click to one	n	0	ĕ	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
/ Stubs	1	ocicet inte ante	andition		0	ĕ	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Cert	0		onution		0	ĕ	Added	04/21/2025 01:20 PM	underwriter	Branchl IW						
tal locome	0				0	ĕ	Added	04/21/2025 01:20 PM	underwriter	Branchl IV						
tal Properties PITI	0	Evidence of PITI on retained n	roperty etc	Approval	0	Ä	Added	04/21/2025 01:20 PM	underwriter	Branchi IA(						
tali ease Agreement	1	Provide a signed rental/lease	agreement for (address) to	Approval	0	Ä	Added	04/21/2025 01:20 PM	underwriter	BranchLIA						
es Contract	1	Fully executed sales contract	including all addendums	Approval	0	ă	Added	04/21/2025 01:20 PM	underwriter	Branchi IA(						
Trapscripts	0	2 years' transcripts from the I	RS must be reviewed by th	Approval	0	X	Added	04/21/2025 01:20 PM	underwriter	Branchi M/						
E - Verification of Employment	1	Provide a written VOE to show	w a breakdown of (type) inc	Approval	0		Added	04/21/2025 01:20 PM	underwriter	Branchi M(						
- vernealer of Employment	1	Provide copy of MO's for the f	ollowing veers:	Approval	0	× ×	Added	04/21/2025 01:20 PM	underwriter	Branchovy Branchi M/						
0		Provide copy of \$23 for the f	oliowing years.	Approvar	0	0	Audeu	04/21/2023 01:20 PM	Candor Printo	Dranchovy						

# eFolder – Packages

Documents Conditions Packages History Packages 3	The Packages tab allows you to vie	w all packages that have		Details will provide you specific information about the status (i.e. time	
FROM	т		DOCUMENTS	STATUS	DETAILS
Officer User	Andy America, Amy America, Officer User	04/21/2025 12:19 PM	■ 3	<ul> <li>Completed</li> </ul>	>
Officer User	Andy America, Amy America, Offlcer User	04/21/2025 12:47 PM	■ 39	<ul> <li>Completed</li> </ul>	>
Processor User	Andy America, Amy America	04/23/2025 1:41 PM	■ 2	() Incomplete	>
			Click on the Document icon to view the documents	Status will show you if signatures are completed	v

# eFolder – History

Andy and Amy Ame...

History

Documents Conditions Packages

🗄 📄 Privacy Policy

Documents / Files / Conditions (69) History (14) Туре Name For Borrower Pair Event User Date 🔺 Include deleted Show Documents  $\sim$  $\sim$  $\sim$ For Borrower Pair Name 🔺 04/21/25 12:48 PM P 1003 - URLA Andy and Amy America officer Doc created Andy and Amy Ame. 🔳 📑 1003 - URLA 04/21/25 12:48 PM P 1003 - URLA officer Andy and Amy America Status Requested checked 표 📄 1008 - Underwriting Transmittal Andy and Amy Ame.. 04/21/25 12:48 PM P 1003 - URLA Status Requested date set to "04/21/25 12:48 PM" officer Andy and Amy America 표 📄 2015 Settlement Service Provider 🖪 Andy and Amy Ame.. 04/21/25 12:48 PM P 1003 - URLA Andy and Amy America Status Requested by "officer' officer Acknowledgement of Intent to Proce v and Amy Ame.. 04/21/25 12:48 PM 1003 - URLA eDisclosure sent officer Andy and Amy America 🗄 📄 Acknowledgement of Receipt of Loar 🛛 Andy Amy Ame. 04/21/25 12:59 PM 1003 - URLA.pdf officer File created by upload 🗉 📄 Affiliated Business Arrangement Disc 🛛 Andy and 🚬 Ame 04/21/25 01:06 PM 1003 - URLA.pdf File created by eSign officer 🗄 📄 Bank Statement Andy and Amy officer Andy and Amy America File attached "1003 - URLA.pdf" 🗄 📄 Borrower Consent to the Use of Tax I 🛛 Andy and Amy Am Andy and Amy America Status Received checked officer 🗉 📄 Borrower's Certification & Authorizati 🛛 Andy and Amy Ame officer Andy and Amy America Status Received date set to "04/21/25 12:59 PM" Andy and Amy Ame 🗄 📄 Compliance Report officer Andy and Amy America Status Received by "officer" Andy and Amy Am 표 📄 Compliance Report By selecting the History tab, you <autoretrieve> File created by upload 표 📄 Cover Letter Andy and Amy Ame can view the events related to File updated <autoretrieve> Andy and Amy Am 표 📄 Credit Authorization documents, files and conditions Andy and Amy America File attached "1003 - URLA.pdf" <AutoRetrie. Andy and Amy Ame 🔳 📄 Credit Report 🗉 📄 Credit Score Disclosure Exception for 🛛 Andy and Amy Ame 🗄 📄 Credit Score Disclosure Exception for 🗌 Andy and Amy Ame 🗄 📄 Equal Credit Opportunity Act Notice Andy and Amy Ame 🗄 📄 Escrow Account Information Andy and Amy Ame 표 📄 Fair Credit Reporting Act Andy and Amy Ame. 🗄 📄 Federal PMI Cancellation/Termination I 🛛 Andy and Amy Ame.. 🗄 📄 Fee Service All 🗄 📄 Flood Certificate Andy and Amy Ame .. 🗄 📄 Fraud/Audit Services All 🗄 📄 Hazard Insurance Authorization, Regul Andy and Amy Ame.. 🗄 📄 Home-Ownership Counseling Acknov 🛛 Andy and Amy Ame.. 🗄 📄 How to Stop Unsolicited Mortgages Andy and Amy Ame .. 🗄 📄 HUD Approved Homeownership Cour 🛛 Andy and Amy Ame.. 🗄 📄 Important Items After Your Loan Appr 🛛 Andy and Amy Ame.. 🗄 📄 IRS 4506C - Request for Transcript of 🛛 Andy and Amy Ame. 🗄 📄 IRS 4506C - Request for Transcript of 🛛 Andy and Amy Ame. 🗉 📄 IRS-W2 Andy and Amy Ame. 📄 Loan Commitment Andy and Amy Ame. 🗉 📄 Loan Estimate Andy and Amy Ame. 📄 Loan Information Sheet Andy and Amy Ame. 🗉 📄 Loan Summary Worksheet Andy and Amy Ame. 🗄 📄 Locking Your Interest Rate Notice Andy and Amy Ame.. Image: Mortgage Fraud is Investigated by the Andy and Amy Ame. 표 📄 Mortgage Insurance Quote All Mortgage Statement Andy and Amy Ame. Image: Section 1 and Amy Ame. 📄 Other Services All 🗄 📄 Paystub Andy and Amy Ame. 🗉 📄 Phishing Scam Notice Andy and Amy Ame. 🗄 📄 PMI Disclosure - Fixed Rate Mortgage Andy and Amy Ame. 표 📄 Prequalification Letter - TX Andy and Amy Ame.

1

# eFolder – eConsent

- **eConsent** will be given at time of application as long as the borrower is applying on ECC.
- In the event that it is an inperson application or there is a change in the borrower's information (name, email) you will need to request eConsent.

_		_	_		_			Cli to t	ick eConse request fro porrower(s)	nt ym					
	□	¢ 2	× 🅾	<b>X</b> 🔒	eCon	sent	Requ	est	eDisclosures	Retrieve	Document	Manager	File Manager	Send	-
	$\sim$														
1/25															~
1/25															
1/25															
1/25															
1/25															



# eFolder – Requesting Documents

• Requesting documents from borrowers in Encompass is simple. In the eFolder, you can opt to "request" documents

nt	Reques
nt	Requ

• A list of documents will appear. Select the desired documents:

Name 🔺	Туре	Source	
*Borrower Docs	Needed		,
1003 - URLA	Standard Form	1003	
1004D - Appraisal Update - Completion	Needed		
1008 - Underwriting Transmittal	Standard Form	1008 - Transmittal Summary	
Ability To Repay Worksheet	Standard Form	Ability-to-Repay Worksheet	
ACH Form	Needed		
Acknowledgement Of Receipt Of Closing	Needed		
Acknowledgement Of Receipt Of Loan E	Needed		
Addendum To Closing Disclosure	Needed		
Adverse Action Notice	Standard Form	Statement Of Denial	
Affiliated Business Arrangement Disclosure	Standard Form	DIS - Affiliated Business	
Affiliated Businnes Disclosure (Classic)	Standard Form	DIS - Affiliated Business (Clas	
Alimony	Needed		
Alive and Well Affidavit	Needed		

Before you send the request, an *editable* email template pops up. Complete and send!

							and the second s
Sender Type	Name	Email					
Current User 🗸 🗸	Officer User	jeff.davis@ice.com					Contraction of the second second
Recipient Type	Name	Email		Phone Nu	ımber 📑		
Borrower	Alice Firstimer	cmonasterio@m	homes.com	M: 305-609-5	286 ~		
* Subject Ek Arial Please send the fo * Bank Statement * Borrower Identific * Checks - Copy o * Gift Letter	ctronic Loan Document R 10 Ilowing documents: ation f Gift Check for \$5,00	Request	Template borrower customi need	Email to r can be zed, as led.		^	
* IRS-W2			-			~	
22 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2					>		
Notify Additional Users	Notify me whe	en borrower receives the en borrower does not acc	package. ess by	01/10/2025			_
Notify Additional Users 0 Users selected)	Notify me whe	en borrower receives the en borrower does not acc	package. ess by	01/10/2025			_
Notify Additional Users (0 Users selected) Borrower Signing Opti	Notify me whe	en borrower receives the en borrower does not acc No Signature Required	package. ess by	01/10/2025	· ·		



# eFolder – eDisclosures

- The **eDisclosures** button is where you will go to generate the following documents:
  - Initial disclosures
  - Change in Circumstance
  - Commitment Letter
- We will discuss these in more detail in the rolebased trainings!





# eFolder – eDisclosures

 The disclosure process has never been easier! In Encompass, when you send disclosures you have an *editable* email template that generates so you can send the Initial disclosures and the introduction email in <u>one</u> simple step.

**Pro tip:** Use the Notification options to set reminders and notify yourself any additional users (LOA, BM, LS, etc.)

Sender Type	Name	Email			
Current User 🗸 🗸	Officer User	jeff.davis@ice.co	m		
Recipient Type	Name	Email		Phone Number	
Borrower	Alice Firstimer	cmonasterio			~
Originator	Officer User	jeff.davis@	Template car	n be edited	~
			as needed. R can be set an	Reminders	
				iu you can	
* Subject Ele	ctronic Loan Document F	Request	notify additio	nal users.	~
* Subject Ele Times New Roman The < <recipient f<="" th=""><th>ctronic Loan Document F v 12 full Name &gt;&gt; Ioan ap</th><th>Request</th><th>notify additio</th><th>bosite. It is a sec</th><th>ure,</th></recipient>	ctronic Loan Document F v 12 full Name >> Ioan ap	Request	notify additio	bosite. It is a sec	ure,
* Subject Ele Times New Roman The < <recipient f<br="">password-protecter You can also view, Please review the f * Credit Score Disc Property * Sunolemental Co</recipient>	tronic Loan Document F 12 12 14 15 10 10 10 10 10 10 10 10 10 10	Request B I U A oplication in availables 24 for an access uired socuments. (no need to return Loans Secured b Form	notify addition ble to view on my we to the status and d Please follow the ins ): y One to Four Units	bosite. It is a sec etails of the appl structions below.	ure, ^ ication.
* Subject Ele Times New Roman The < <recipient f<br="">password-protecter You can also view, Please review the f * Credit Score Disc Property * Supplemental Co Notify Additional Users Discussional Constraints</recipient>	tronic Loan Document F 12 12 14 12 12 14 12 10 10 10 10 10 10 10 10 10 10	Request BIUA polication in availat es 24 pur access uired bocuments. (no need to return Loans Secured b Form en borrower receives	notify addition ble to view on my we to the status and de Please follow the ins ): y One to Four Units	absite. It is a sec etails of the appl structions below. of Residential R	ure, ^ ication.
* Subject Ele Times New Roman The < <recipient f<br="">password-protecter You can also view, Please review the f * Credit Score Disc Property * Supplemental Co Notify Additional Users (0 Users selected)</recipient>	tronic Loan Document F         √ 12 ull Name >> Ioan ap         d website that provid- sign, and return requ ollowing documents losure Exception for neumar Information F Notify me wh Notify me wh Notify me wh Notify me wh	Request BIULA polication in availables 24 for a ccess uirec accuments. (no need to return boans Secured b Form en borrower receives en borrower does no	notify addition of the status and de Please follow the ins ): y One to Four Units the package. taccess by	of Residential R	ure, ^ ication.
* Subject Ele Times New Roman The < <recipient f<br="">password-protecter You can also view, Please review the f * Credit Score Disc Property * Supplemental Co Notify Additional Users (0 Users selected) Borrower Signing Opti</recipient>	tronic Loan Document F 2 2 2 2 2 2 2 2 2 2 2 2 2	Request BIUA polication in availat es 24 por access uired borowerts. (no need to return Loans Secured b Form en borrower receives en borrower does no	notify addition ble to view on my we to the status and de Please follow the ins ): y One to Four Units the package. Faccess by	of Residential R	ure, ^ ication. •



# eFolder – eDisclosures

- Encompass allows Loan Officers to eSign the Initial Disclosures.
  - The loan officer opt to **apply eSignature** <u>before</u> they send a copy to the borrowers, or they can opt to receive an email with a link to eSign <u>later</u>.

	Section 9: Loan Originator I	nformation. To be co
	Loan Originator Information	
	Loan Originator Organization Name M/I Financial, LLC	
	Address 7600 N. Capital of Texas Highway, Building C,	Suite 250, Austin, TX 78731
	Loan Originator Organization NMLSR ID# 50684	State License ID
	Loan Originator Name Officer User	
	Loan Originator NMLSR ID# 111111	State License ID#
	Email jeff.davis@ice.com	Phone
	Demoired, Cine Have	11 II O 11
	Required - Sign Here	
	Sign	
SIGN	Signatu	Date (m
SIGN	Signatu	Date (

in a a a f a a a a a a a a a a a a a a a				
Sender Type	Name	Email		
Current User 🗸 🗸	Officer User	jeff.davis@ice.com		
Recipient Type	Name	Email	Phone Nu	mber
Borrower	Alice Firstimer	cmonasterio@mihomes.com	M: 305-609-5	286 ~
Originator	Officer User	jeff.davis@ice.com	W: 555-555-55	555 ~
* Subject E Times New Roman passworu-protect You can also view Please review the * Credit Score Dis Property * Supplemental C * Privacy Policy * Your Home Loa	This package esign before documents. the borrowe documents of secure webs Originator e 1003 - URLA	e includes one or more documents that e you can retrieve the borrower-signed it is strongly recommended that you sig- res. Click 'Ye's to apply your esignature now. Click 'No' to receive an email with ite where you can eSign later. Signable Documents:	t you must gn prior to to the h a link to a Cancel	apprication. alow.
Notify Additional Users	Notify me wh	en borrower receives the nackage		
0 Users selected)	Notify me wh	en borrower does not access by	01/11/2025	
orrower Signing Optio	ns			
Barrower Signing Option	1	a Cian - Wet Cian /fee und size ask d	ocumente)	



## eFolder – Retrieve

iie -			v										
						4	¢ 2	× 🅾 🛙	s 🔒 🗍	eConsent	Request	eDisclosures	Retrieve
ver Pair	Туре	Access	For Milestone	Status	Date								
~	~		~		~ =	$\sim$							
Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/2	5	-	ſ					
Amy Americ Ret	rieve						×		To re	etrieve do	cuments,		
Amy Americ									click t	he retriev	e button.	A	
Amy Americ	eceived from Borrowe	er	[	Show pre	eviously dow	vnloade	ed items		list	of docum	ents will		
Amy Americ	Name		Sender	 Dat	te 🔺					appea	ır.	_	
Amy Americ	Hamo			24									
Amy Americ									Please	e note as	of the mo	st	
Amy Americ									_ re	ecent upd	ate for		
Amy Americ									Enco	ompass n	iow auto-		
Amy Americ									retriev	es docur	nents. Yo	u	
Amy Americ									will n	eed to ex	it the loan	1	
Amy Americ									for	the auto-	retrieve		
Amy Americ									fL	unction to	work		
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ													
Amy Americ					Developed.	0							
Amy Americ 🏼 🎱	Learn more				Jownioad	Ca	ancel						
Amy America	eDisclosure	AU, CE, CU, FN,	Submittai	Received	0472172	5							
Amy America	Needed	AU, CL, CU, FN,	Processing	Received	04/21/2	5							
Amy America	eDisclosure	AU, CL, CU, FN,	Processing	Requested	04/23/2	5							
Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/2	5							
Amy America	Needed	AU, CL, CU, FN,	Application										



# eFolder – Document Manager

🔇 Document Manager



2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer

đ

 $\times$ 

# eFolder – File Manager



– 🗆 🗙

## eFolder - Send

• The Send button allows you to securely share documents from the eFolder.

nt Manager	File Manager	Send V	~
in managor	Send F	Files	
	Send F	iles to Lende	r
		^	

ackii	ng Order None				$\sim$	
ocum	nents					
Att	Name	Requested From	For Borrower Pair	Status	Date	
	Acknowledgement of Intent to Proceed		Andy and Amy America	Received	04/21/25	
	Acknowledgement of Receipt of Loan Est		Andy and Amy America	Received	04/21/25	
	Affiliated Business Arrangement Disclosure		Andy and Amy America	Received	04/21/25	
	Bank Statement		Andy and Amy America	Received	04/21/25	
Ò	Borrower Consent to the Use of Tax Retu		Andy and Amy America	Received	04/21/25	
	Borrower's Certification & Authorization		Andy and Amy America	Received	04/21/25	
	Compliance Report	Mavent	Andy and Amy America	Received	04/21/25	
	Compliance Report	Mavent	Andy and Amy America	Received	04/21/25	
	Cover Letter		Andy and Amy America	Received	04/21/25	
	Credit Authorization	ecc_processor	Andy and Amy America	Received	04/21/25	
	Credit Report	Factual Data	Andy and Amy America	Received	04/21/25	
	Credit Score Disclosure Exception for Lo		Andy and Amy America	Received	04/21/25	
	Credit Score Disclosure Exception for Lo		Andy and Amy America	Received	04/21/25	
	Equal Credit Opportunity Act Notice		Andy and Amy America	Received	04/21/25	
	Escrow Account Information		Andy and Amy America	Received	04/21/25	
	Fair Credit Reporting Act		Andy and Amy America	Received	04/21/25	
	Federal PMI Cancellation/Termination Da		Andy and Amy America	Received	04/21/25	



A Subsidiary of M/I Homes, Inc.
#### Interactive Demonstration: eFolder tabs & action buttons



### **Disclosure Tracking**



## **Disclosure Tracking**

- Disclosure History
- Intent to proceed



45.ea.elliemae.net\$DEBE11	176145 - admin - 3	011176145													
Tools Services Help															
Dashboard Reports															
~ 🗹													Open Web View Search AllRegs		
Loan #: IMT2302002049 LTV: 85.000/85.000 Rate: 5.750 Loan Amount: \$510,000.00 DTI: 24.006/32.252			5.750% pired!	Est Closing Date: //											
Disclosure Tracking Tool															
Compliance Timeline		2					3			CD Tracking				Other Tracking	
Application Date LE Due eConsent Intent to Proceed Earliest Fee Collection Earliest Closing Estimated Closing Disclosure Tracking Timezone	<ul> <li>þ2/07/2023</li> <li>02/09/2023</li> <li>02/07/2023</li> <li>02/07/2023</li> <li>02/07/2023</li> <li>02/16/2023</li> <li>02/16/2023</li> </ul>	2/07/2023 2/09/2023 2/07/2023 2/07/2023 2/16/2023 T		LE Sent LE Received Revised LE Sent Revised LE Received SSPL Sent Safe Harbor Sent		12/07/2023 12/07/2023 12/07/2023			CD Sent02/09/2023CD Received02/13/2023Revised CD SentImage: Comparison of the sector of the			Affiliated Business Discl CHARM Booklet Provided Special Info Booklet Provided 1st Appraisal Provided Subsequent Appraisal Provided Home Counseling Disclos High Cost Disclosure			
Disclosure History (3)															D, 9
Sent Date 🔻	Method	By	# of Disclos	LE Sent?	CD Sent?	Safe Harbor Sent?	Provider List Sent?	Borrower Pair		Included in Timeline	e Disclosure Type	Intent	Broker	Disclosed	? Status
08/23/2023 12:23:50 PM	eClose	Heather Lewis(admin)	36	No	Yes	No	No	Blue Wilkie Sky		Yes	Revised				Active
02/09/2023 12:28:20 PM	U.S. Mail	PC16 Post Closer(pc16)	3	No	Yes	No	No	Blue Wilkie Sky		Yes	Initial				Active
02/07/2023 02:04:07 PM	eFolder eDisclos	LO16 Loan Officer(lo16)	26	Yes	No	No	Yes	Blue	Wilkie Sky	Yes	Initial	Yes	No Personal Person Personal Personal Pe		Active
77															ice

### **Disclosure Tracking**

- Compliance Timeline shows us when the app was taken, when the borrower completed the e-consent, intent to proceed and the earliest closing date.
- LE Tracking This field could change multiple times but tracks all Loan Estimates.
- CD- If you send multiple CD's, these dates will auto update.

Disclosure Tracking Tool will show you every time a document was sent to the borrower. It will also document how (whether email or mail) it was delivered and the type of document that was issued.



#### Interactive Demonstration: Disclosure Tracking



# Thank you





## M/I TITLE, LLC





