Encompass: Origination Essentials



Loan Origination

- Encompass Consumer Connect
- Loan Officer Pipelines
- Loan Officer Milestones
- Completing a Prequalification
- Completing an Application
- Issuing Disclosures
- Requesting documents
- Running Services
- Products & Pricing: OB Basics
- Submitting to Corp UW
- Change in Circumstance
- Notice of Incomplete Application



Encompass Consumer Connect



Encompass Consumer Connect

Encompass Consumer Connect is our new borrower Portal. Prospective buyers will be asked to complete a loan application.

Once the application is submitted, the branch will receive an email from WebApps and the loan will appear in the Loan Officer's **Prequal Pipeline.**

A loan officer will review to establish their credit worthiness and buying power.





Thank you for the opportunity to help with the financing of your new M/I Home. We look forward to working with you!

Click below to select the location in which you are building and start your mortgage application.





Encompass Consumer Connect



Loan Officer Pipeline



Loan Officer Pipeline Views

The Loan Officer **Pipeline** is the starting point for originating, viewing, and managing your loans.

Pipeline View	Disclosure - Due 🗸 🗸	ľ
Loan Folder Pipeli	Disclosure - Due Loan Officer - All	vrch
Filter: Alert - Rediscl	Loan Officer - Prequal Loan Officer - Active	Sen
🛛 🖣 🗍 - 50 🗸	Loan Officer - Follow Up	
Alerts Messages	Loan Officer - Expiring Before Close Loan Officer - 60 Day CIC	Rev
= =	Loan Officer - Incomplete Applications	=

Using the pipeline as a working queue will streamline your process. You can sort, filter and customize your pipeline views:

Pipe	line Vie	ew Los	an Officer - All		× 🖬 🧿							
Loan	Folder	2 folders	are selected	~ 🗆	nclude Archive Lo	ans View My	/ Loans	✓ Company Inter	rnal Organization 🗸 🛛 🗸		🖁 Global Search 🔾 On 🤅	● Off
Filter:	ter: Next Expected Milestone = Application											
4 4	1 - 45	∨ of 4	45 🕨 🕅									
Alerts	Mess	Linked	Loan Number	Borrower Nam	Application Dat	Loan Amount	Note Rate	Lock & Request Status	Lock Expiration Date 🔻	Last Finished Milest	Next Expected Milestone	
-	=				= ~	=	=	~	= ~	~	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	

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Loan Officer Pipeline Views

- **Disclosure Due:** Redisclose Loan Estimate or Send initial disclosures
- ► LO All: All loans
- ▶ LO Prequal: Loans started pro tip: use the application date filter
- ▶ LO Active: Loans in Application, Submittal, Cond Appr, Processing, Cond Review, CTC, Ready for Docs and Docs out
- ▶ LO Floating: Active loans not locked or loans with rate lock expired alert
- ► LO Follow up: Alerts conversation follow up, eFolder update, AUS data discrepancy alert, intent to proceed, etc.
- ► LO Expiring before Close lock will expire prior to closing
- ▶ LO 60 Day CIC loans closing in the next 90 days, LE days >60 from closing
- ► LO Incomplete Applications Active loans without UW approval, no NOIA due date present not withdrawn

Pipeline View	Disclosure - Due	•
Loan Folder Pipel	Disclosure - Due Loan Officer - All	vrcl
Filter: Alert - Redisc	Loan Officer - Prequal Loan Officer - Active	Ser
li i 1 - 50 ∨	Loan Officer - Floating Loan Officer - Follow Up	
Alerts Messages	Loan Officer - Expiring Before Close Loan Officer - 60 Day ClC	Rev
= =	Loan Officer - Incomplete Applications	=



Loan Officer Milestones



Loan Officer Milestone: Application Started

🚰 TBD			1 st Loan #: 00010065 Loan Amount: \$58	50 LTV: 90.000/90.0 85,000.00 DTI: 5.909/8.844	00/90.000	Click the magnifying glass to select yourself as loan officer.		
🔯 Alerts & Messages	Log	.	Application Works	sheet for Austin WebApps		assign them as well.		
File Started Credit Authorization rec Application Expected Submittal Cood. Approval	eived	05/07/25 05/07/25	File Started By Loan Officer Loan Assistant	Finish 0 05/ shed				
Processing			Documents					
Cond. Review Clear to Close Ready for Docs Docs Out Funding Post Closing			Recycle/Misc Bin Prequalification Letter Prequalification Letter - TX Loan Summary Worksheet Credit Report received : 05/07/25 Credit Authorization received : 05/07/25					
Purchasing								



Loan Officer Milestone: Submittal

Home Pipeline Loan Contacts Da	hboard Reports		
8 Borrowers Andy and Amy America	~ 2		Open
123 Test Loan Way Austin, TX 78703	1*t Loan #: 000100617 LTV: 90.000/90.000/90.000 Rate: Loan Amount: \$675,000.00 DTI: 15.636/15.636 1 N	7.000% Est Closing Date: 05/23/2025 ot Locked	d
4 Alerts & Messages Log	Submittal Worksheet		
File Started 04/29/25 Application Finished 04/29/25 Submittal 05/06/25 Cond. Approval 05/09/25 Processing 05/12/25 Cond. Review 05/17/25 Clear to Close 05/12/25 Docs Out 05/22/25 Funding 05/26/25 Post Closing 05/26/25 Purchasing 05/31/25 Completion 06/30/25	Loan Officer Officer User (officer) Quays to Finish Loan Assistant Queue Corporate Underwriting Finished Corp UW Queue Corporate Underwriting Pinished Image: Corporate Underwriting Image: Corporate Underwriting Image: Corporate Underwriting Image: Corporate Underwriting Image: Corp UW Queue Corporate Underwriting Image: Corporate Underwriting Imag	eFolder Once the loan is ready for submittal, you will check the "Finished" box	Tasks * Borrower's signatures have been checked * Run DU/AUS findings - Submitted Remember, if there is an asterisk, it is a required task (you cannot finish milestone without checking box)
Forms Tools Services >> Order Credit Report ^ >> Access Lenders	Required Fields	Go to Fields Field Summary	Milestone Comments
» Search Product and Pricing	Co-Borr Do Not Wish Indicator	— ~	
» Request Underwriting	Co-Borr Race Male Indicator	~	
» Order Appraisal	Co-Borr Female Indicator	· · ·	
» Order Flood Certification	Co-Borr Not Applicable Indicator	Any missing required	
» Order Title & Closing	Borr Female Indicator	fields will show in this V	
» Order Doc Preparation	Borr male Indicator	quadrant of the	
» Register MERS	Borr Do Not Wish Indicator	Milestone.	
» Order AVM	Borr Not Applicable Indicator	~	
» Order Mortgage Insurance	Co-Borr Race Black	You can complete from	
» Order Fraud/Audit Services	Co-Borr Guamanian or Chamorro Indicator	this screen or click	
» Request HMDA Management	Co-Borr Japanese Indicator	"Got to fields"	
» Order Additional Services	Co-Borr Race Asian	· · · · · · · · · · · · · · · · · · ·	
» Order Verifications ♥	Co-Borr Native Hawaiian Indicator	×	
Show in Alpha Order	Co-Borr Filipino Indicator	× .	



Interactive Demonstration: Origination Pipeline & Milestone



Completing a PQ



Completing a Prequalification: Steps

- Open the loan from the **pipeline**
- Assign yourself as Loan Officer
- Complete the required information: Property information, loan details, pricing, PMI, fees etc.
- Review the loan information: Credit, Income & Assets
- Use the Prequalification tool to help analyze and determine if PQ is OK to proceed.
- Complete the M/I Prequal Letter and Loan Summary Worksheet

In the follow slides, we will provide detail for each step. In addition, we will walkthrough a demonstration in Encompass.



- Go to Pipeline
- To start a PQ, select "Loan Officer Prequal"

Pipel	ine Vi	ew	Loan Officer - All	
Loan	Folder	2 fold	Disclosure - Due	rchive
Filter: I	.oan Nu	mber	Loan Officer - All Loan Officer - Prequal Loan Officer - Active	
	1	✓ of	Loan Officer - Floating	
Alerts	Mess	Linke	Loan Officer - Follow Up	ation Da
=	=		Loan Officer - Expiring Before Close Loan Officer - 60 Day ClC	
			Loan Officer - Incomplete Applications	2025

• Double click on the loan to open

Home	Pipe	eline	Loan	Contacts	Dashboard	hboard Reports						
Pipel	Pipeline View Loan Officer - Prequal 🗸 🚽 🧿 🗹											
Loan	Loan Folder Prospects View All Loa											
Filter:	Applicat	tion Da	ite = 5/7/2	025 and Las	st Finished Miles	tone = Started		-				
4	1 - 3	~ 0	f 3 🕨 🌶	l								
Alerts	Mess	Link	ed Loa	n Number E	Borrower Nam	Application Dat	Loan Amoun	t				
=	=					= 05/07/2(\		=				
1	2		000	100650	👷 Homeown	05/07/2025	585,000.00					
2	1		000	100652	🤱 Somewhe	05/07/2025	650,000.00	00.000				
1	000100654 🤱 Campbell, 05/07/2025 400,					400,000.00						



 Assign yourself as the loan officer (Log > Application Expected) & assign LOA, if applicable.

TBD	Log	111 Loan #: 000100650 LTV: 90.000/90.000 Click the magnifying glass to select yourself as loan officer. Loan Amount: \$585,000.00 DTI: 5.909/8.844 DTI: 5.909/8.844 Application Worksheet for Austin WebApps If there is a LOA, assign them as well.
Ilie Started Credit Authorization receive Application Expected Submittal Cond. Approval Processing Cond. Review Clear to Close	05/07/2 /ed 05/07/2	5 File Started By Austin WebApps (mifaustin) Invision to Finish 0 05/ Loan Officer Austin WebApps (mifaustin) Invision to Finish 0 05/ Loan Assistant Invision Invision Invision Documents Invision Invision Invision Image: Prequalification Letter Prequalification Letter Invision
Ready for Docs Docs Out Funding Post Closing Purchasing		Prequalification Letter - TX Loan Summary Worksheet Credit Report received : 05/07/25 Credit Authorization received : 05/07/25

- Go to the M/I Borrower Summary Origination Screen begin reviewing the loan information: Credit, Income & Assets.
- Complete the following fields: city state, zip code, estimate value, division, subdivision, estimate close date, homeowner's estimate, property taxes & HOA dues, products & pricing.

***You MUST leave the address marked "TBD" at prequalification. If RESPA is triggered,

we CANNOT move back to PQ status in encompass**



M/I Borrower Sum	mary - Origination		_		M/I Borrower Summar	ry - Origin	ation				
Authorized VOI	Lea	ve the Property	ed VOI				1				
Date Authorized	// marke	d "TBD" until you ady to create an	thorized	//					Q.	alify using P	¹ 81
Authorized VOA		application.	ed VOA		Enforce County Loa	an Limit		Note Rate	Complete the	, —	%
Date Authorized	// Or trigger	nce RESPA is red in Encompass	thorized	//	Purchase Price	aing	650,000.00	Qual Rate	fields		%
	it CAN	INOT be undone.			Down Payment 10.00	00 %	65,000.00) UnDiscounter		_	%
Subject Property I	ntorr udon				Loan Amount		585,000.00	Term		3	360 mths
 Property Is TBD 					Initial Advance	2		Due in		:	360 mths
Street Address	TBD	F	roperty Type	Detached 🗸	Est Closing Date	11	() () () () () () () () () ()	Proposed N	Monthly Payment	for Propert	ty
Unit Type	[✓ E	stimated Value		Scheduled Closing Date	11		First Mortgag	ie (P & I)	🕜 🔒 S	1,625.00
Unit #		A	Appraised Value		Closing Time			Subordinate	Lien(s) (P & I)	🕜 🔒 S	
City		L	ot Number.	Spot Loan	Rate Lock Description			Homeowner	s Insurance	⊿ s	
State		0	Division	×	Lock Date	11		Supplementa	I Property Insuranc	e 🕜 🔒 s	
County		5	Subdivision		# of Dave			Property Tax	es	۷s	
		c	Contract Date	//	# of Days	11		Mortgage Ins	urance	🕜 🔒 S	
Unincorporated Area					LOCK Expires	"		Association/	Project Dues (Cond	o, PUD)s	
onincorporated Area					Last Rate Set Date	11		Other		🕜 🔒 s	0.00
Construction Method	1. Site-built	▼			Rate Lock Disclosure Dat	ate //		TOTAL		🗟 S	1,625.00
					Rate is Locked						
					Secondary Registrati	tion		Income (mon	thly)	2 2	7,500.00
								M/I	FINAN	CIAL	, LLC

1st Loan #: 000	100650 LTV: 90.000/90.00	00/90.000 Rate:	Est	Closing Date: //	
Loan Amoun	nt: \$585,000.00 DTI: 5.909/8.844	Di Loci	(ed 🤱	FS: Austin WebApps 🗸 🗌 Archived	
M/I Borrower	r Summary - Origination				
Channel Current Status	Banked - Retail V RESPA 6	Entered Vo V Applica	tion Date 05/07/2025		
Borrower In	You can select pricing the work area header "lo	on the loan from ock'' icon OR use		Additional Information	
Borrower	the services access o	on M/I Borrower	Copy From Borrower	Employee Loan	
Vesting Type	Summary So	creen	~	Initial UW Submission Type	
First Name					
Middle	Pro tip: You can acce	ss pricing from			
Last Name	in the beau	der	r Suffix		
SSN	in the near		0	Services	
DOB	New York	Marial Olator			
Marital Status	Married	Marital Status Married	•	Order Credit	
Preferred Co	ontact Method - Select All That Apply	Preferred Contact Met	hod - Select All That Apply	Product and Pricing	
Home Phone		Home Phone	🗆 🖀 🕒	ICE Fees	
Work Phone	813-393-5737 🖌 😭	Work Phone 813-393-5	5737 🔽 🖾		
Cell	305-609-5286 🖌 順	Cell 305-609-5	5286 🔽 🎚		
	Accept Text/SMS	Accept Te	xt/SMS 🗸	Mortgage insurance	
E-mail	cmonasterio@mihomes.ci 🗌 🖂	E-mail cmonaste	rio@mihomes.ce 🗌 🖂	Run Mavent	
				Truework - VOI/VOE	
Current Add	ress	Current Address		The Work Number	
Foreign Addres	\$\$	Foreign Address		Order 4506	
Street Address	s 175 13 st	Street Address	175 13 st	AccountChek 3 in 1	
Unit Type	~	Unit Type	~	Order Fraud	
Unit #		Unit #		Order Appraisal	
City	Washington	City	Washington	Order Flood	
State	DC	State	DC		
Zip	20013	Zip	20013		
Country	US 🔍	Country	us 🔍	M/I Prequal Letter	
How Long at C	Current Address 10 Y M	How Long at Current Addr	ess 10 Y M		
/	7////	~ / / /	11/1		



								Forms	Tools	Services	3
M/I Borrower Summary - Origina	ation	You	an easily access income, asset and liability information from the M/I Borrowers Summary - Origination screen. You can also go through the 1003 URLA screens						M/ Borrower Summary - Origination 1003 URLA - Lender 1003 URLA Part 1 1003 URLA Part 2 1003 URLA Part 3 1003 URLA Part 4 1003 URLA Continuation		
		0° 41		POA/Trust							
Income, Assets, Liabilities, and	Ex Jes		Quick Entry - 1003 URLA Pa	irt 2				— [<	
Borrower's Income	15,000.00	Present	-								
Co-Borrower's Income	10,000.00	Propose	Section 1: Borrower Infor	mation (Continu	ied)						
Other Income	2,500.00	Total Lia	1b. Current/Self Employm	ent and Income	- Borrower	1b. Current/Self Employm	ent and Income	- Co-Borrov	wer		
Total Verified Combined Income	27,500.00	Total Mo	Does Not Apply	×	Show all VOE	Does Not Apply	×	Show all V	OE		
Total Verified Assets 🛛 🦉	250,000.00	Net Wor	Employer or Business Name	Employee		Employer or Business Name	Employer				
Total Liquid Assets 🗟	250,000.00		Employer of Dusiness Name			Foreign Address					
Real Estate Owned 🛛 🦉			Street Address	4343 Anchor Pla	aza Parkway	Street Address	123 Main St				
Affordable Loan Eligibility		E	Unit Type		\checkmark	Unit Type		~			
		1	Unit #			Unit #					
Total Household Income	330,000.00	County	City	Tampa		City	Washington				
otal Household Adjusted Income	330,000.00	FIPS Co	State	FL		State	DC				
Rural Housing		AMI Yea	Zip	33634]	Zip	20013				
First-lime Homebuyer 🔳 🍸	res 🗸	AMI 100	Phone	813-393-5737	a	Phone	813-393-5737	3		\checkmark	
Purchase Price Limit		AMI 80%	Country	11e		Country	11e				
		AMI 50%									
									Close		
MSA Name											NCIA
MSA Number											of M/I Home

LC

Prequalification Tool

Prequalification	
Loan Program FNMA 30 Year Fixed Closing Cost Program Conventional	@ X @ X
Loan TypeConventionalProperty Will BePrimary ResidenceMortgage InformationCopy From Maximum Property ValueAppraised ValuePurchase Price500,000.00Down Payment15.000 %Total Loan Amount425,000.00Mote / Qual Rate7.625 /BiweeklyInterest OnlyInterest OnlyOualify using P&ITerm / Due in360 /MIP / Funding Fee0.0000 %Total Loan Amount425,000.00	Lien Position 1st Mortgage Purpose of Loan Purchase Funds Review Payoff Mortgages 2 a a a a a a a a a a a a a a a a a a
Sub. Financing Monthly Payment APR 3,008.12 APR 7.908 Gross Monthly Income Borrower Base 12,500,00 10,000,00	Monthly Housing Expenses Rent
Overtime	riist mongage P & I a 3,008.12

Prequalification Tool can be helpful in viewing all loan data in one centralized area. Review and determine if PQ is OK TO PROCEED.



- Once you have completed the required information, make sure to run your ICE Fees as you will be providing the borrower with a Loan Summary Worksheet that includes closing cost estimate.
- Once you have completed your review and have determined the loan is OK to proceed Complete the M/I Prequal Letter Screen

M/I Pregual lefter	Order Fraud
	Order Appraisal
Maximum Loan-to-Value Ratio %	Order Flood
LoanType and Description	MI Prequal Letter
Mortgage Broker/Banker 📃 has 🗌 has not reviewed prospective applicant's/applicant's credit report and credit score	
Applicant has provided the Mortgage Broker/Banker with the following information:	
Income No Yes Not Applicable	
Available cash to close 🗌 No 🔛 Yes 🔛 Not Applicable	
Debts 🗌 No 🔛 Yes 🔛 Not Applicable	
Other Assets 🗌 No 📃 Yes 🔄 Not Applicable	
Additional items required for loan approval :	
Conditional Pre-Qualification Expiration Date //	
Prequal Date //	M/I FINANCIAL
	A Subsidiary of M/T Homes

Services

Order Credit

Product and Pricing

Order DU ③ Order LPA Mortgage Insurance Run Mavent

> Truework - VOI/VOE The Work Number

Order 4506

||C

Request the two PQ documents: Prequalification Letter & Loan
 Summary Worksheet

ocumer	nts	Conditions	Packages	History					
ocum	nents	View Sta	ndard View		× 🖬 🧿 🙎				
ocume	ent Gro	up (All Docu	iments)		∽ St	acking Order None			~
)ocum	ents (1	13)			🔉 🏠 🗹 🗙 🖼 🔒 🛛 eConsent	Request eDisclosures	Retrieve Document M	anager File Manager	Send 🔻
t Fo	Name	e 🔺			Description	For Borrower Pair	Туре	Access	For Milestone
						· · · · · · · · · · · · · · · · · · ·	· ~		
	Bank	Statement				John and Mary Homeow	Needed	AU, CL, CU, FN,	Processin
	Cred	it Authorizatio	n			John and Mary Homeow	Needed	AU, CL, CU, FN,	E Applicatio
	Cred	it Report				John and Mary Homeow	Settlement Service	AU, CL, CU, FN,	📃 Applicatio
	IRS-V	₩2			/V-2s - Last 2 years	John and Mary Homeow	Needed	AU, CL, CU, FN,	Processin
	Loan	Summary W	orksheet		Loan Summary Worksheet	John and Mary Homeow	Custom Form	AU, CL, CU, FN,	Application
	Morto	gage Insuranc	ce Quote			John and Mary Homeow	Needed	AU, CL, CU, FN,	📃 Submittal
	Pays	tub			Paystubs	John and Mary Homeow	Needed	AU, CL, CU, FN,	Processir
	Preq	ualification Le	tter - TX			John and Mary Homeow	Custom Form	AU, CL, CU, FN,	Application
	Preq	ualification Le	tter			John and Mary Homeow	Custom Form	AU, CL, CU, FN,	Applicatio
	Prop	erty Tax Bill			Property Tax Bill	John and Mary Homeow	Needed	AU, CL, CU, FN,	Processin
	Purc	hase Agreem	ent		Purchase/Sales Contract	John and Mary Homeow	Needed	AU, CL, CU, FN,	Submittal
	Recy	cle/Misc Bin				John and Mary Homeow	Needed	AU, CL, CU, FN,	Applicatio
	Verit	ication Of Em	ployment		Verification Of Employment	John and Mary Homeow	Needed	AU, CE, CO, FN,	Processin



Loan Summary Worksheet Example:



A Subsidiary of M/I Homes. Inc.

Reference Number: 000100590

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

LOAN SUMMARY WORKSHEET

M/I Financial, LLC 7600 N Capital of Te Bldg C Suite 250 Austin, TX 78731	Loan Ori xas Hwy, NMLS ID 555-555-	ginator: Officer Use : 2034592 5555	er	Date: Friday, May	9, 2025
Client(s): Andy Property: 1234 Purpose: Purc	y America, Amy America MI Homes Way, Austin, hase, PrimaryResidence	TX 78703			
Loan Terms Interest Rate: Loan Program: Mortgage Type: Loan Amount:	7.125% FNMA 30 Year Fixed Conventional \$595,000.00	APR: Rate Typ Down Pa Term:	e: lyment	7.867% Fixed 15.000% / \$105,000.00 360 Months	
Items Payable in Con Administrative Fee Discount Points Attorney Processing F	Amount F 1,775.00 F 7,437.50 F 175.00	Prepaid Per Dien lazard II	Interest and Premiums 1 Interest (9 days @ \$117.78) nsurance Premium	Amount 1,059.84 2,400.00	
Title - Tax Certificate Settlement Fee Title - E-Recording Fe Title - Policy Guaranty Owner's Title Insuran Lender's Title Insuran Title - T-38 Environme Title - T-38 Environme Title - T-38 Environme Minerals Title - T-30 Tax Amen (R-19),Title - T-3 Tax (R24)	re y Fee ce ental Protection Lien is, Encroachments, idment End (Rollback) Amend End-NYD&P	50.00 E 475.00 F 4.00 6 853.00 3,441.00 25.00 172.05 25.00 281.00	Azard In Property	; / Reserves nsurance Taxes	Amount 400.00 3,500.01

Summary of Debits		Summary of Cre	edits	Monthly Payment Br	eakdown
Sales Price	700,000.00	Loan Amount	595,000.00	Principal & Interest	4,008.63
Refinance/Payoffs	0.00	Other Financing	0.00	Homeowner's Insurance	200.00
Land	0.00	Seller Paid Costs	0.00	Mortgage Insurance	64.46
Improvements/Repairs	0.00	Other Credits:	35,000.00	Property Taxes	1,166.67
Prepaid Items	7,359.85	Lender Paid Costs	0.00		
Fees & Charges	7,086.05	Lender Credit	0.00		
PMI/MIP/Funding Fee	0.00	EMD	25,000.00		
Discount	7,437.50			HOA Fee	125.00
Total Debits:	\$721,883.40	Total Credits:	\$35,000.00		
Amount Due:	\$91,883.40			Total Payment:	\$5,564.76

THIS IS NOT A COMMITMENT TO LEND

This worksheet is intended solely to help you understand the costs related to obtaining a mortgage loan. It is not an application, nor is it a pre-qualification or pre-approval for a loan. The rate quoted above is neither guaranteed nor locked. This worksheet is not a Loan Estimate.



Prequalification Letter Example: MORTGAGE COMPANY CONDITIONAL PRE-QUALIFICATION LETTER

This is not a loan approval or commitment to lend

Date: May 12, 2025

Prospective Applicant(s) / Applicant(s):

Mortgage Company: M/I Financial, LLC

NMLS ID#: 50684

Loan Details:

Loan Amount: \$275,391.00

Qualifying Interest Rate: 6.750 %

Term: 30 years

Maximum Loan-to-Value Ratio: 90.000 %

Loan Type and Description: FNMA 30 Year Fixed

Mortgage Company [X] has [] has not reviewed the prospective applicant's/ applicant's credit report and credit score

The prospective applicant(s) / applicant(s) have provided the mortgage company with the following information:

Income [X]Yes []No []Not applicable

Available cash to close [X] Yes [] No [] Not applicable

Debts [X] Yes [] No [] Not applicable

Other Assets [X] Yes [] No [] Not applicable

Based on the information that the prospective applicant(s) / applicant(s) have provided, the mortgage company has deter mined that the prospective applicant(s) / applicant(s) is eligible and qualified to meet the financial requirements of the loan.

This is not a loan approval or a commitment to lend on the terms described in the Loan Details section.



Interactive Demonstration: Completing a Prequalification



Completing an Application, Issuing Disclosures & Requesting Documents



Completing an Application: Steps

- Once the Loan Officer receives a copy of the contract, they will complete the **application**.
- Find the loan in your pipeline and go to the M/I Borrower Summary
 Screen to update and complete the loan application
- Run Mavent (compliance) tool
- Send eDisclosures and request initial documents
- Enter the intent to proceed, once received
- Review the documents, income and credit analyzers (validate income), and run all services.
- Submit to Corporate UW for Conditional Approval



- Once the Loan Officer receives a copy of the contract, they can turn the PQ into an application.
- Find your borrower in your pipeline and go to the M/I Borrower
 Summary Screen to complete the address, lot number, estimate value, update the purchase price and loan amount, add contract date, estimate close date.

Property Is TB	D				
Street Address	88 This is the	Way Drive	Property Type	PUD	~
Jnit Type		~	Estimated Value		325,000
Jnit #			Appraised Value		
City	Powell		Lot Number		Spot Loan
State	ОН	43065	Division	Columbus	~
County	Delaware		Subdivision	Spring Hill Farm	n 🗸
			Contract Date	05/07/2025	
Jnincorporated A	rea				
Construction Meth	bo	[<u>_</u>		

Enforce County Loan Limit	t				
✓ Loan Amount Rounding			Note Rate	7.0	00 %
Purchase Price	325,0	00.00	Qual Rate		%
Down Payment 24.615 %	80,0	00.00	UnDiscounted Rate	7.6	25 %
Loan Amount	245,0	00.00	Term	3	60 mths
Initial Advance	2		Due in	3	60 mths
Est Closing Date	05/07/2025		Proposed Monthly Paym	ent for Propert	У
Scheduled Closing Date	11		First Mortgage (P & I)	🕜 🔒 S	1,629.99
Closing Time		1	Subordinate Lien(s) (P & I)	🕜 🗟 S	
Rate Lock Description			Homeowner's Insurance	⊿ s	100.00
Lock Date	//		Supplemental Property Insur	ance 🕜 🔒 Ş 🔄	
# of Days			Property Taxes	ß	528.12
Lock Expires	11		Mortgage Insurance	🗹 🗟 S 🔡	
Last Data Cat Data	11		Association/Project Dues (C	ondo, PUD)s	
Last Rate Set Date	"		Other	🗹 🗟 S	0.00
Rate Lock Disclosure Date	11		TOTAL	🖬 S	2,258.11
Rate is Locked					
Secondary Registration					
			Income (monthly)	12	2,500.00

- Then, re-run **ICE Fees**, update float **pricing** and/or lock, re-run **MI**, if applicable
- Go to your **2015 Itemization** screen and review fees and enter **seller credits**, **add EMD**

20	15 Itemization				
0	1100. Title Charges	Borrower Seller 2,285.00	Other Total 2,285.00		
		Borrower Seller 🥐 P	aid By / P / B / A / Paid To		
	1101. Title Insurance Services To To Title - Closing Protection L To To To To To To To To To To	40.00 * 40.00 0.00 (* 40.00 0.00 (* 0		s S	4,800.50 10,000.00
		M2. Non Specific Lender Credit		s	
		M3. Non Specific Seller Credit		\$ 10,000.00	
		M4. Total of Other Assets Applied to Loan		s s	
		M5. MI Premium Refund		s	
		M6. Cash Deposit On Sales Contract		📄 S	
		W7.	V Source	✓ s	
		W8.	Source	✓ S	
		M9.	Source	✓ 5	
				✓ 3	
		W11. Closing Costs from Other Loans		•	
		TOTAL CREDITS (Total of L and M)		ii \$	14,800.50
					226 226 50
		AL DUE FROM BORROWER(S) (LINE H)	TOTAL CREDITS (Line N)		259 800 50
		h From/To the Borrower (Line H minu	s Line K and Line N)	-	76,536.00
		E: This amount does not include rese e verified.	rves or other funds that may be requi	ired by the Lender	





- Once your application details have been entered, enter an LE Date Issued
 on Loan Estimate Page 1
 Loan Estimate Page 1
 - LE Date Issued 05/08/2025 Applicants Services Order Credit Product and Pricing ICE Fees Order DU ? Order LPA Mortgage Insurance
- Run a Mavent (compliance) report.

- Go to the eFolder and select eDisclosures. Preview the disclosures for accuracy and then send to borrowers.
- While in the eFolder, use the request button to send a needs list to



eDisclosures

Run Mavent

Request

• Enter the Intent to Proceed in the Disclosure Tracking page.

Diecloeure Detaile	View Audit Trail	I can Estimate Disclosed by Broker a Sign Documente	*
Disclosure Details			
Disclosure Type	Initial ~	Borrower	
Sent Date	ⓐ 04/21/2025	Received Method eFolder eDisclosures	
Ву	Officer User(officer)		
Sent Method	eFolder eDisclosures	Presumed Received Date a 04/24/2025	
		Actual Received Date 04/21/2025	
		Borrower Type 🔒 Individual	
Intent to Proceed		Co-Borrower	
Date	04/21/2025	Received Method	
Received By	Officer User(officer)	D ID I D I D I D I D I D I D I D I D I	
Received Method	Signature ~	Articl Descind Data 04/24/2023	
		Actual Received Date 04/21/2025	
Concernation of the second of		Barray Turan	
Comments		Borrower Type	
Comments	^	Borrower Type	
Comments	^	Borrower Type	
	~	Borrower Type	
Comments oan Snapshot	~	Borrower Type Borrower Type LE Snapshot Itemization Snapshot SSPL Snapshot	
oan Snapshot	Andy America	Borrower Type Image: Constraint of the second sec	
oan Snapshot orrower Name o-Borrower Name	Andy America	Borrower Type Borrower Type LE Snapshot Itemization Snapshot SSPL Snapshot Disclosed APR Itemization Snapshot I	
oan Snapshot orower Name o-Borrower Name roperty Address	Andy America Amy America 1234 MI Homes Way	Borrower Type LE Snapshot Itemization Snapshot SSPL Snapshot Disclosed APR 7.119 Disclosed Daily Interest 1.041.21 Loan Program FNMA 30 Year Fixed	
oan Snapshot orrower Name o-Borrower Name roperty Address ty	Andy America Amy America 1234 MI Homes Way Austin	Borrower Type Image: Constraint of the second s	
oan Snapshot orrower Name o-Borrower Name roperty Address ty tate	Andy America Amy America 1234 MI Homes Way Austin TX Zip 78703	Borrower Type Image: Constraint of the second s	
oan Snapshot orrower Name roperty Address ty tate	Andy America Amy America 1234 MI Homes Way Austin TX Zip 78703	Borrower Type Image: Constraint of the second s	
oan Snapshot orrower Name o-Borrower Name roperty Address ty tate Documents Sent (38	Andy America Amy America 1234 MI Homes Way Austin TX Zip 78703	Borrower Type	



Please find a copy of the Prequalification & Application checklist below:

Encompass Loan Prequalification & Application



Interactive Demonstration:

Completing an Application, Issuing disclosures & Requesting Documentation



Running Services



Running Services



- Before submitting to Corporate UW for Conditional Approval, the loan officer will need to **validate income**, **review documentation** provided and **run required services (AUS, Compliance, etc.)**
- Run your AUS findings (DU or LP Make sure corresponds to your loan product)
- Ratios need to match Encompass.
- Run DRIVE Report (Services Fraud/Audit Services) and Mavent Compliance tool
- Run and review Income & Credit Analyzers, if applicable
 - Address any required findings before submittal.



Running Services

Please note, our **Vendor Services** training will provide a complete deep dive into services.

This will be assigned to you in a separate course!



Submitting to Corp



Submittal

 Once file structure and docs are complete, Select Initial UW submittal dropdown on M/I Borrower Summary – Origination Page Prior to finishing the Submittal Milestone, the loan officer will select the UW submission type.



Submittal: Initial UW submission Types

Full Approval

- Self-employment
- Asset as qualifying income
- Any income branch is uncertain of calculating
- Income Analyzer needing
 review
- Borrower bank statements with 2 or more NSF fees
- Bankruptcy, Deed in Lieu of Foreclosure within last 10 years
- Loans with credit scores below 640

- Any derogatory credit situation the branch is uncertain of
- M/I Home Employee Loans
- Loans with refer findings that will need to be manually underwritten
- Visa types not listed as approved in UW Manual
- Any unusual situation the branch is uncertain of how to address or if it will impact qualification

Automated Approval

• AUS approved loan that require standard documentation.

Please note: this is not an exhaustive list. When in doubt, you can always reach out to UW for guidance!



Interactive Demonstration: Running Services & Submitting to UW



Products & Pricing: OB Basics



Products & Pricing: OB Basics

Pricing Loan for Initial Disclosures (Float & Lock)



OB Basics: Products & Pricing

	Search for Product and Pricing							
	Submit to Lender	Product and Pricing	Search				은 <u>፲</u> ፱	ST LOANOFFICE
	Lock Request Form							_
_	Lock Comparison Tool	OB Loan Number OB Status N/A N/A	LOS Loan Number LOS Stat 000100231 Applicati	us Originator on TEST LOANOFFICER				Search
		Loan Scenario + Add Sc	cenario					
		Scenario Name						
		Loan Scenario						
		Loan Information						
		Lies DesWee	Less Tree	Dave Laws Assessed	Tetell and Amount	Loss Durana	Durchase Drive	
		First Lien	FHA V	\$337,750	\$343,660	Purchase	✓ \$350,000	1
		Appraised Value	Construction Loan Type		Г			
		\$0	Not Applicable	Subordinate Financing				
		LTV		CLTV		HCLTV		
		96.50%		96.50%		96.50%		
		Borrower Information			Property Information			
		Loan Level FICO	DTI Ratio	Properties Financed	Occupancy		Property Type	
		4						

A Subsidiary of M/I Homes, Inc.

С

OB Basics: Products & Pricing

Lock Form	1								Å <u>1</u>	EST LOANOFFICER
OB Loan Number 148	OB Status Registered	LOS Loan Number 000100305	LOS Status Processing	Originator TEST LOANOFFICER	Loan Notes 2 Notes	Printer Frier	ndly Version	Modify Search	Update LOS	Request Lock 🗸 🗸
Lock Contact Email										
Product Information						Т	o update l select "Up	oan pricing, date LOS''		
Search Timestamp 2/18/2025 6:46 AM CT		Product Name FNMA 30 Year Fixed	Produ CF30	ct Code	Lock (Expiration) 60 Days (4/21/2025)	n	To lock rate, select "Request Lock"			
Rate 7.625%		Price 99.125	Disco 0.875	unt/Rebate (%) 5 %					You can also to request a lo	click the drop down ock with concession
Loan Information									Reque	st Lock 🔽
Lien Position First		Loan Type Conventional	Base I \$425	Loan Amount ,000	Total Loan Amount \$425,000		Total O \$0	pen End (HELOC) Credit Li	n Request Concess	Lock With sion
Purchase Price \$500,000		Appraised Value								
Loan Purpose Purchase		LTV 85.00%	CLTV 85.00	0%	HCLTV 85.00%		Constru Not Ap	uction Loan Type oplicable		
PMI Premium 0.000%		PMI Amount \$0.00	PMI Fi \$0.00	nanced)	PMI Paid in Cash \$0.00					
				////	////					

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

Interactive Demonstration: OB Basics: Pricing a loan





Follow these steps to complete a Change in Circumstance LE in Encompass. You will utilize many of the same screens we have already discussed! ©

- Open the loan that needs to be redisclosed
- Make changes to loan on M/I Borrower Summary Origination page
 - Sales Price, Loan amount, Lock, etc.
 - Make sure to re-run ICE fees

ervi	ces
	Order Credit
	Product and Pricing
	ICE Fees
	Order DU ③ Order LPA







 Go to Loan Estimate Page 1 and complete the Disclosure Information & Changed Circumstance boxes. Then scroll down to update LE date to today's date

loard Reports	
~ Ľ	
1*t Loan #: 000100590 LTV: 85.000/85.000/85.000 Loan Amount: \$595,000.00 DTI: 15.899/16.631 Loan Estimate Page 1	Rate: 7.125% Est Closing Date: 05/23/2025 Image: Discrete State Stat
Disclosure Information	
 Fee Level Disclosures Reason Changed Circumstance - Settlement Charges Changed Circumstance - Eligibility Revisions requested by the Consumer Interest Rate dependent charges (Rate Lock) Expiration (Intent to Proceed received after 10 business days) Delayed Settlement on Construction Loans Other 	Changed Circumstance Changes Received Date Revised LE Due Date Changed Circumstance Changed Circumstance
	Comments



	Revised LE Due Da	ate 05/02/2025									
	Select one or more changed of	circumstances below. Press Ctrl or Shift key	to click and select multiple opti								
	Changed Circumstance		Comments	Code							
	Locked Loan		Loan file was locked	LockedLoan							
s days)	Change in loan amount		Change in loan amount	ChangeLoanAmt							
	Loan type or loan program has ch	anged	Loan type or loan program has change	LoanTypeProgra							
	Borrower income could not verifie	d or was verified at different amount	Borrower income could not verified or	IncomeNot/Veri							
-	Appraised value is different than e	estimated value	Appraised value is different than estim	ApprasValDitt							
	Additional service (such as survey	y) is necessary based on title report	Additional service (such as survey) is n	Add/Service							
	Recording fees are increased bas	red on need to record additional unanticipated	Recording fees are increased based o	RecordingFee							
	Borrower taking title to the propert	ty has changed	Borrower taking title to the property ha	PropertyTitle							
	Additional borrower has been add	ded to the loan or borrower has been dropped f	Additional borrower has been added to	AddBor							
	Uther	Chulo Bladana	Uther	Uther Construction 50							
	New Construction 60+ Days from	Llosing Disclosure	400 Change	Lonstruction60							
	Change in the Loan Product		Arn change	AFR LosePadChases							
_	Tolerance Cure			LoannooChange							
	Change due to clerical error			ClericaErr							
					_						
		-			100 Ra	ate: 7.125%	Est Closing Date: 05/23/2	2025			
					2	Not Locked	🔗 FS: Austin WebApps	; ~ 0	Archived		
			QK	Cancel						REGZ-LE	Itemization
											1
6	elect reason										
3	electreason	~									
	(s) for CIC	✓ Fee	Level Disclosures			Changed Circumstance			_		
		Reason				Changes Deceived Date	04/29/2025		ſ		ו
						Deviced LE Due Date	04/20/2023	-			
		Cha	nged Circumstance - Settlement Ch	larges		Revised LE Due Date	05/02/2025			Once changes are	
		Cha	nged Circumstance - Eligibility			Changed Circumstance				selected the CIC	
		Rev	isions requested by the Consumer							reasons will auto-fill	
		Inte	est Rate dependent charges (Rate	l lock)		Change in loan a	amount	<u> </u>			
		III0	insting //stantin Descend serviced a	-flor 10 husiness	\						
		Exp	ration (intent to Proceed received a	after to business o	days)						J
		Dela	yed Settlement on Construction Lo	ans							
		□ Oth	er					·			
						Comments			· -		
						Change in loan a	amount				
								~			

C

Pro tip: selecting field and hitting CTRL+D will do this - no need to select date from the calendar!

Loan Estimate Page 1	I	
		Received method signature V
		Comments
Lender's Info		
Name of Lender	M/ Financial, LLC	
Address	7600 N Capital of Texas Hwy, Bldg C Suite 2	to today's date
City	Austin	
State	TX Zip 78731	
Loan Details		
LE Date Issued	05/12/2025	Loan Term 🔒 30 yrs 🔒 mths
Applicants		Construction Period Included in the Loan Terms
Foreign Address		Purpose il Purchase
Name of Borrower	Andy America	Product is Fixed Rate
Name of Co-Borrower	Amy America	loan Type
Address	4321 Cul de Sac Street	Conventional USDA-RHS
City	Someplace	FHA Other-
State	MA	
Zip	02723	
Country	911	



Clear the 'Good Faith Fee Variance Violated' alert by selecting the fee change reason (Alerts & Messages)

Home Pipeline Loan Contacts Das	shboard Reports																	
Borrowers Andy and Amy America	~ 🗹									Open Web V	/iew S	earch AllRegs	; C eFolde	r 🚽 🔒 🗙	and the second sec			
🚹 1234 MI Homes Way	1st Loan #: 000100590	LTV: 85.000/85.000/85.000	Rate: 7.125%	Est Closing Dat	te: 05/23/2025										-			
Austin, TX 78703	Loan Amount: \$595,000.	00 DTI: 15.899/16.631	Not Locked	🙎 FS: Austin	n WebApps	Archi	ived											
Alerts & Messages Log	Good Faith Fee Variance	Violated												Cure Variance	and the second second			
Compliance Review - Had Warpin 04/21/25																		
Run Mavent prior to issuing revise 04/29/25	Alert Name Good Faith Fe	e Variance Violated													Carlor .			
UVV Data Comparison 04/29/25	Description Good Faith Fe	ee Variance limit is violated. Correct fees or ad	ddress the fee variance violatio	on at closing or within 30	0 calendar days a	after settlement.								^	- AND			
Redisclose Loan Estimate (Change 05/02/25														~				
AUS Data Discrepancy Alert 05/12/25	Alert Date 05/12/2025	Total Variance 7,437.50																
Good Fath Fee Variance Violated 05/12/25	Trigger Fields													Go to Field	1 second			
25 loan document(s) retrieved 04/21/25	Field ID	Description	Initial LE \$	Baseline D	Disclosed \$	Itemization \$	Variance \$	Variance Limit							and a second second			
Andy America's loan: package ha 04/24/25	[Category Tota]	Cannot Increase	5,866.00	LE [04/21/20 6	5,866.00	13,303.50	7,437.50	Cannot Increa	se									
Andy America's loan: package ha 04/24/25	NEV/HUD2.X927	1.250 % of Loan Amount (Points)		LE [04/21/20		7,437.50		Cannot Increase	3									
	_																	
	-																	
	_																	
	-																	
									If there is a fee violation, you must									
									clear each increase individually.									
Forms Tools Services	•																	
MA Borrower Summary - Origination									Best Practice is to select the alert									
1003 URLA - Lender									"Good Faith Fee Variance									
1003 URLA Part 1									lieted						and the second	- CONSTRUCTION	and the second s	and the second s
1003 URLA Part 2							T		instea.	Select a	changed	circumstand	ce below.					– 🗆 🗡
1003 URLA Part 4	Fee Details									Changed	Circumstar	ince				Comments		Code
1003 URLA Continuation								_			oan					Loan file wa	w locked	Locked oan
2015 Itemization	Changes Received Date	04/29/2025 🗸								Change in	n loan amo	ount				Change in lo	pan amount	ChangeLoanAm
RegZ - LE	Revised LE Due Date	05/02/2025 🗸								Loan type	e or loan pr	rogram has ch	nanged			Loan type o	r loan program has change	e LoanTypeProgr
Loan Estimate Page 1	Description				Q Commer	nts				Borrower i	income co	ould not verifie	ed or was verified	d at different amo	ount	Borrower inc	come could not verified or	IncomeNotVeri
Loan Estimate Page 3	2 a a chiption				S Continier					Appraised	d value is d	different than e	estimated value			Appraised v	alue is different than estim	ApprasValDiff
Request for Transcript of Tax				-						Additional	l service (s	such as surve	ey) is necessary b	based on title rep	port	Additional se	ervice (such as survey) is i	n AddiService
Home Counseling Providers										Recording	g fees are	increased bas	sed on need to re	ecord additional	unanticipated	d Recording f	ees are increased based o	RecordingFee
Settlement Service Provider List										Borrower	taking title	e to the proper	ity has changed			Borrower tal	king title to the property ha	PropertyTitle
State-Specific Disclosure Information										Additional	Dorrower	nas been add	ded to the loan o	r borrower has b	been dropped	r Additional b	orrower has been added b	 AddiBor Other
Additional Disclosures Information	Reason				~					Uther New Com	struction C	O+ Dave from	Closing Disclos	re		Uther		Construction60
Additional Requests Information										Tolerance	= Cure	o+ ⊳ays nom	closing disclosu	10				ToleranceCure
MLAppraisal Information										roleidhee	Jouro							rolorancecure
Show in Alpha Order Show All																		
	1 1																	

<u>C</u>ancel

Follow these steps to complete a Change in Circumstance LE in Encompass. You will utilize many of the same screens we have already discussed! ©

• Run Mavent (go to Mavent and select "Order")

Servio	es
	Order Credit
	Product and Pricing
	ICE Fees
	Order DU ? Order LPA
	Mortgage Insurance
	Run Mavent
	Truework - VOI/VOE

• Navigate to the **eFolder**





Follow these steps to complete a Change in Circumstance LE in Encompass. You will utilize many of the same screens we have already discussed! ③

 Order **eDisclosures** and preview to ensure the correct documents are checked the CIC Cover Letter and Loan Estimate then hit **Send**

Send eDisclosures		×
ct a Plan Code.		
Borrower Pair Andy and A	Amy America	~
elect a Plan Code 🕐		
ter: Loan Type = Conventiona	al and Lien Pos is any of FirstLien;First Lien;First and A	Clear Filter
vestor	Description	Plan Code
	~	
neric	All Fixed Rate Conventional 1st Lien Loans	
_		>
		-
	Loan Data ∨ <u>O</u> rder eDisclosures	<u>C</u> ancel

Notice of Incomplete Application



Notice of Incomplete Application



Documents Conditions	Packages History	
Conditions View	Condition View Branch UW	× 🖌 🧿 🗷
Condition Type <pre><all co<="" pre=""></all></pre>	nditions> ~	
	Add Condition	×
₲♂४≤	Add From	_
est Status User Intern	al Id Conditions List	
	O Condition Set	3
	O Automated Conditions	
	O Blank Condition	

To start your notice of incomplete application, you will need to first add **commitment conditions** to your file.

- 1. Go into the **eFolder**.
- 2. Open up the conditions tab.
- 3. Use the plus sign to add a condition. (you can add a **blank condition** or a select a **condition** from the conditions list or set)



Notice of Incomplete Application

Add Conditions From Condition Set

For Borrower I Condition Sets	Pair Alice Firstimer All Commitment Conditions	Select from Commitment
Internal Id	Condition Name	Conditions list OR add a
~		
Commitment	Retirement Statements	nt depository or bro
Commitment	VA - CAIVRS	Provide Evidence Of Clear CAIVRS For A
Commitment	VOD - Verification of Deposit	Provide written verification of deposit evi
Commitment	VA - Child Care Letter	Child care letter signed by provider docu
Commitment	VA - Nearest Relative	Add Condition
Commitment	VOE - Verification of Employment	Add Condition
Commitment	Pay Stub Loan(s) LOE	Add From
Commitment	Inquiries LOE	
Commitment	Social Security Income	Conditions List
Commitment	Pay Stubs	
Commitment	VA - Certificate of Eligibility	Add Blank Condition X
Commitment	Retirement/Pension	
		For Borrower Pair
		All 🗸
		Condition Type
		Commitment
<		
		Condition Name
		Enter Condition Name
		Add Cancel

Best Practice:

Make sure to select condition from the commitment condition set <u>OR</u> create a custom condition from blank conditions.

If opting to add a **blank condition**, you need to select commitment type as commitment to ensure it pulls on NOIA document.



Notice of Incomplete Application

Details		Tracking Status		Type the	condition in
Name		Days to Receive	Requested From	the "I	External
Full Access Letter				Descriptio	n" box and
Internal Description		Document Receipt Date	1000	Description	
Letter from Someone to confir	rm full and unrestricted	^		selec	a Print
access to b of a bank stateme	ent	Added by branchmngr	on 05/07/2025 at 2:15 PM	Externally	" to ensure
		Revenuested		will transfe	er to the NC
External Description		Fulfiled		doc	ument
Letter from Someone to confir	rm full and unrestricted			400	amont
access to b of a bank stateme	Int	swed			
		Rejected			
For Borrower Pair		Cleared			
All		Varved			
Condition Type					
Commitment		Comments		R	
Source	Recipient Details			•	
~	Lender	~			
Prior To	Calapany	×			
Prior To Approval	Category	~			
Prior To Approval ~	Category	~			
Prior To Approval ~ Source of Condition Manual	Category Owner				
Prior To Approval ~ Source of Condition Manual	Category Owner Effective End Date				
Prior To Approval Condition Manual Effective Start Date	Lender Category Owner Effective End Date				
Prior To Approval V Source of Condition Manual Effective Start Date	Lender Category Owner Effective End Date External D				
Prior To Approval V Source of Condition Manual Effective Start Date	Lender Category Owner Effective End Date External D				
Prior To Approval Source of Condition Manual Iffective Start Date Iternal ID Print Internally	Lender Category Owner Effective End Date External D Print Externally	> >			
Prior To Approval Identified for the second secon	Lender Category Owner Effective End Date External D Print Externally				
Prior To Approval Source of Condition Manual Iffective Start Date Internal ID IPrint Internally View Tracking Owner	Lender Category Owner Effective End Date External D Print Externally				

Best Practice:

Complete your conditions as required:

A **blank condition** will allow you to completely free-form the External Description.

A condition from the **condition sets** can be edited as needed, but will already have preset text included.



Forms – M/I Notice of Incomplete Action

Then, go to Forms – M/I Notice of Incomplete Application to complete the required fields.

Enter the deadline date for the NOIA letter.

2 🔣 Alerts & Messages 🛛 Log		M/I Notice of Incomplete Application
N Compliance Review - Had Warnin	05/07/25	
No. Send Initial Disclosures	05/10/25	Notice of Incomplete Application
eConsent Accepted - Alice Firstin	05/07/25	HMDA Status
		Application Withdrawn
		File Closed for Incompleteness
		Application approved but not accepted
		Deadline to provide missing information: 05/30/2025
		eFolder 2
		0
Forma Tasta Danisa		
MA Borrower Summery Ovicination		
M/Disclosure Summary - Origination	<u> </u>	
M/I Escrow Holdback		
M/ Lock Comparison		
M/I Notice of Incomplete Application		
Property Information		



Printing & Sending the NOIA

Once you have added the conditions and completed the M/I Notice of Incomplete Application

screen, go to your eFolder and **add NOIA** document and "request."



Document Details (Notice of Incomplete Application)

Details		Files
Name	Notice of Incomplete Application	Name
Description	^	
For Borrower Pair	Alice Firstimer V	
For Milestone	Submittal V	
Access	AU, CL, CU, FN, LA, LD, LO, LP, Others, PC, UW, WC	
Conditions		

	Do	cum	ents View Standard View	 J <						
١r	Do	cumer	t Group (All Documents)	✓ Sta	acking Order None			\sim	3	
	Do	cume	ents (10)				0	l 🕼 🗹 🗙 🗷 🔒	eConsent	Request
	Att	Fo	Name 🔺	Description	For Borrower Pair	Туре	Access	For Milestone	Status	Date
					~	~		~	~	=
			Compliance Report		Alice Firstimer	Settlement Service	AU, BM, CL, CU,	Submittal	Received	05/07/25
			Compliance Report		Alice Firstimer	Settlement Service	AU, BM, CL, CU,	Submittal	Received	05/07/25
			Compliance Report		Alice Firstimer	Settlement Service	AU, BM, CL, CU,	Submittal	Received	05/07/25
			Credit Report	Credit Report	Alice Firstimer	Settlement Service	AU, BM, CL, CU,	Submittal	Received	05/07/25
			Fee Service		All	Settlement Service	AU, BM, CL, CU,	📕 Submittal	Received	05/07/25
			Notice of Incomplete Application		Alice Firstimer	Custom Form	AU, CL, CU, FN,	📕 Submittal		
			Other Services	Additional Services	All	Settlement Service	AU, BM, CL, CU,	Submittal	Requested	05/07/25
			Product and Pricing		All	Settlement Service	AU, BM, CL, CU,	📕 Submittal	Received	05/07/25
			Untitled		Alice Firstimer	Needed	AU, BM, CL, CU,	Submittal		
			Verifications	Verifications	Alice Firstimer	Settlement Service	AU, BM, CL, CU,	📕 Submittal	Received	05/07/25



Printing & Sending the NOIA

- Then Preview the document and click "**Send**"
- An editable template email will appear. Click send

Request from Bor	тоwer			2 Previ	ew Print Se	end
For Borrower Pair	Alice Firstimer		~		_	
Name Notice of Incom	plete Application	Sign Type Informational	Status	Date		
			Preview document and then send to borrower.			
Learn more					Cano	el

LLC

A Subsidiary of M/I Homes, Inc.

Notice of Incomplete Application Example:

Notice of Incomplete Application and Request for Additional Information

May 7, 2025

Dear Alice Firstimer:

Thank you for your application for credit. The following information is needed to complete the decision-making process for your application:

Full Access Letter Letter from Someone to confirm full and unrestricted access to b of a bank statement 24 W2 24 W2 Bank Statements Provide all pages of banks statements for account at ______ for a ______ for a ______ for a

Please upload ALL requested items to the portal found on mihomes.com

We need to receive the requested information by 05/30/2025. If we do not receive the information by the required date, we will regrettably be unable to give further consideration to your application.

Sincerely,



Interactive Demonstration: Notice of Incomplete Application



Thank you





M/I TITLE, LLC





