



Encompass: Processing Essentials



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

Navigation Basics: Processing

- Processor Pipeline
- Processing Milestone
- Reviewing a loan
- Completing a Commitment Letter
- Processing the loan
- Ready for CD
- Submitting to UW (Branch & Corp)



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Processing Pipeline

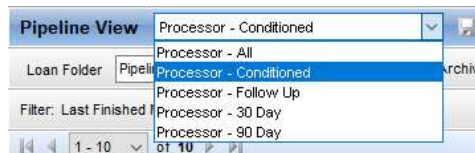


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Pipeline

- ▶ 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



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

Pipeline View

Processor - All



Loan Folder

Pipeline

☐ Include Archive Loans

View

My Loans

Company

Internal Organization

All



Global Search

☐ On

☒ Off



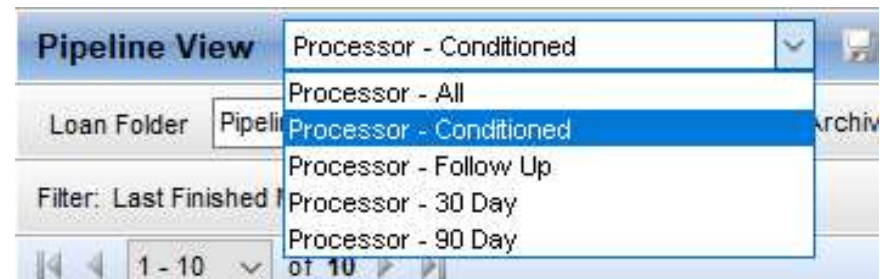
Filter: Last Finished Milestone = Processing

 1 - 3 of 3 

Alerts	Mess	Linked	Loan Number	Borrower Nam	Application Dat	Loan Amount	Note Rate	Lock & Request Status	Lock Expiration Date	TPO Un	Last Finished Milest	Next Expected Milestone	Underwri
=	=				=	=	=		=		 Processing		=
			000100173	 Firstimer,	01/08/2025	440,000.00	7.000	 (2)	02/28/2025		 Processing	 Cond. Review	
			000100202	 Loanseek	01/15/2025	600,000.00	6.500				 Processing	 Cond. Review	
			000100081	 Tester, Te	11/20/2024	320,000.00	6.500				 Processing	 Cond. Review	

Processor Pipeline Views

- ▶ **Processor – All:** All loans
- ▶ **Processor – Conditioned:** Loans where the last finished milestone is **Conditional Approval**
- ▶ **Processor – Follow up:** Alerts – conversation follow up, task follow up, eFolder update, open conditions after post-closing
- ▶ **Processor – 30 Day:** Estimate closing date in next 30 days
- ▶ **Processor – 90 Day:** Estimate closing date in next 90 days



Processing Milestone



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Processor Milestone: Conditional Approval

Cond. Approval on 04/21/25

Loan Assistant	Loan Officer Assistant (loa)	Days to Finish	0	04/21/2025 01:23 PM
Corp UW	Underwriter User (underwriter)	☒ Finished		
Loan Processor	Processor User (processor)			

Documents

Your Branch UW (BM or Ops) will assign the processor on the Conditional Approval Milestone

Once you are assigned as processor, the loan will appear in your Processor - Conditioned pipeline.

You can then begin working on reviewing the file and issuing a commitment letter

Processor Milestone: Processing

Alerts & Messages

Log

File Started

04/21/25

Application Finished

04/21/25

Submitted

04/21/25

Cond. Approval finished

04/21/25

Processing

04/24/25

Cond. Review

04/29/25

Clear to Close

05/01/25

Ready for Docs

05/03/25

Docs Out

05/04/25

Funding

05/08/25

Post Closing

05/08/25

Purchasing

05/13/25

Completion

06/12/25

Forms

Tools

Services

Order Credit Report

Access Lenders

Search Product and Pricing

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

Order Verifications

Show in Alpha Order

Processing Worksheet for Processor User

Corp UW

Underwriter User (underwriter)

Days to Finish

-17

04/24/2025 10:20 AM

Loan Processor

Processor User (processor)

☐ Finished

Underwriter

Queue Branch Underwriting (q)

Documents

eFolder

☐ Request for Evidence of Hazard Insurance

☐ Property Insurance Policy

☐ Mortgage Statement

☐ Verification Of Employment

☒ IRS-W2 received : 04/21/25

☒ Paystub received : 04/21/25

☒ Bank Statement received : 04/21/25

☒ Rental Agreement received : 04/21/25

☒ Property Tax Bill received : 04/21/25

☒ Compliance Report received : 04/21/25

☒ Flood Certificate received : 04/21/25

☐ Loan Commitment ordered : 04/23/25

☒ Underwriting received : 04/29/25

☒ Underwriting received : 04/29/25

☒ Underwriting received : 04/29/25

☒ Underwriting received : 04/29/25

Required Fields

Go to Fields

Field Summary

File Contacts Settlement Agent Co Name

SettlementAgent Name

Tasks

☐ Order Appraisal

☐ Order Final Inspection

☐ Order Final Verbal VOE

☐ Order Homeowners Insurance

☐ Order Mortgage Insurance

☒ Run and Review Mavent

☒ Run DU/AUS findings - Processing

☒ Send Commitment Letter

Milestone Comments

Once you have finished processing the loan, you will check the "Finished" box

Don't forget to check your tasks as you go.

Remember, if there is an asterisk, it is a required task (you cannot finish milestone without checking box)

Any missing required fields will show in this quadrant of the Milestone.

You can complete from this screen or click "Got to fields"

Interactive Demonstration:

Processing Pipeline & Milestone



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Reviewing a loan



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Reviewing a loan: Steps

- Go to the **Processor - Conditioned** Pipeline
- Read loan notes in Conversation Log
- Review the **M/I Borrower Summary** & **1003 URLA** screens
- Review **documents, conditions and Income & Credit analyzer**
- Add **Commitment Conditions**, if necessary



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Reviewing a loan

- Go to the **Processor - Conditioned** Pipeline. Identify loans that need commitment letter. Best practice is to look at the “Mortgage Loan Commitment” column. If there is no date, a commitment letter has not yet been issued.

Pipeline View Processor - Conditioned

Loan Folder: Pipeline ☐ Include Archive Loans View: My Loans Company: Internal Organization All Global Search ☐ On ☒ Off ?

Filter: Last Finished Milestone = Cond. Approval

1 - 23 of 23

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	Underwriting Suspended Date	Loan Type	Mortgage Loan Commitment
9	2		000100535	America, /	04/07/2025	328,670.00	6.500	(28)	06/09/2025	Cond. Approval	Processing		FHA	
4	6		000100346	Davis, Ker	02/25/2025	240,000.00	7.000		04/25/2025	Cond. Approval	Processing		Conventional	
6	2		000100470	Firstimer,	03/20/2025	357,817.00	6.625		04/21/2025	Cond. Approval	Processing		FHA	
5	3		000100290	Davis, Mar	02/11/2025	270,000.00	7.375		04/11/2025	Cond. Approval	Processing		Conventional	
4	4		000100332	Gage, Morl	02/24/2025	400,000.00	7.000		03/27/2025	Cond. Approval	Processing		Conventional	
8			000100282	Firstimer,	02/07/2025	320,000.00	7.125		03/20/2025	Cond. Approval	Processing	02/14/2025	USDA-RHS	
10			000100297	Spender, f	02/13/2025	540,000.00	7.625		03/17/2025	Cond. Approval	Processing		Conventional	
6	3		000100197	Davis, FHA	01/15/2025	240,000.00	7.000		03/10/2025	Cond. Approval	Processing		FHA	

- Read loan notes in **Conversation Log**

Forms Tools Services

Workflow Tasks

File Contacts

Conversation Log

Tasks

- Review the **M/I Borrower Summary** & **1003 URLA** screens

Forms Tools Services

- 1003 URLA - Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 1003 URLA Continuation

M/I Borrower Summary - Origination

Channel

Banked - Retail

RESPA 6 Entered

Yes

Application Date

04/07/2025

Current Status

Active Loan

HMDA Action Date

//

Borrower Information

☒ No co-applicant

Borrower

Vesting Type

First Name

Andy

Middle

Last Name

America

Suffix

SSN

999-60-3333

DOB

05/20/1985

Marital Status

Married

Preferred Contact Method - Select All That Apply

Home Phone

Work Phone

614-418-8749

Cell

614-570-5281

Accept Text/SMS

☒

E-mail

acornelisse@mihomes.co

Co-Borrower

Vesting Type

Individual

First Name

Alice

Middle

Last Name

Firstimer

Suffix

SSN

991-91-9991

DOB

10/13/1988

Marital Status

Unmarried

Preferred Contact Method - Select All That Apply

Home Phone

614-578-7688

Work Phone

123-456-7890

Cell

Accept Text/SMS

☒

E-mail

iyates@mihomes.com

Current Address

Foreign Address

☐

Street Address

4321 cul de sac st

Unit Type

Unit #

City

State

Zip

Country

How Long at Current Address

3 Y 6 M

Housing Expense

2,210.00 / Month

Current Address

Foreign Address

☐

Street Address

1630 N Talman Ave

Unit Type

Unit #

City

State

Zip

Country

How Long at Current Address

3 Y 6 M

Housing Expense

2,210.00 / Month

Borrower First-Time Homebuyer?

Yes

Co-Borrower First-Time Homebuyer?

No

Additional Information

☐ Employee Loan

Initial UW Submission Type

Automated Approval

Underwriting Stage

Services

Order Credit

Product and Pricing

ICE Fees

Order DU ? Order LPA

Mortgage Insurance

Run Mavent

Truework - VOI/VOE

The Work Number

Order 4506

AccountChk 3 in 1

Order Fraud

Order Appraisal

Order Flood

M/I Prequal Letter

Best Practice: Review the M/I Borrower Summary - Origination screen top to bottom. This will give you an overview of the loan.

Once you have reviewed this screen, please continue to the URLA 1003 screens

Reviewing a loan

- Review documents, UW conditions and Income & Credit analyzer

Documents View Standard View

Document Group (All Documents) Stacking Order

Documents (84)

Att	For	Name	Description	For Borrower
		1003 - URLA		Andy America
		2015 Settlement Service Provider List		Andy America
		Acknowledgement of Intent to Proceed		Andy America
		Acknowledgement of Receipt of Loan Estimate		Andy America
		Affiliated Business Arrangement Disclosure	Affiliated Business Disclosure	Andy America
		Bank Statement	Wells Fargo Statements	Andy America
		Borrower Consent to the Use of Tax Return...		Andy America
		Borrower Certification & Authorization		Andy America
		Builders Check		Andy America
		Change of Address		Andy America
		Checks		Andy America
		Compliance		Andy America
		Compliance		Andy America
		Compliance		Andy America
		Compliance Report		Andy America
		Compliance Report		Andy America
		Compliance Report		Andy America
		Compliance Report		Andy America
		Compliance Report		Andy America
		Cover Letter		Andy America
		Credit Report	Credit Report	Andy America
		Credit Score Disclosure		Andy America

Review the attached files by double clicking the document icon.

Document Details (Bank Statement)

Details

Name: Bank Statement

Description: Wells Fargo Statements

For Borrower Pair: Andy America and Alice Firstimer

For Milestone: Processing

Access: AU, CL, CU, FN, LA, LD, LO, LP, Others, PC, UW, WC

Conditions

Bank Statements

Doc Groups

Assets

Needs List - Initial Underwriting

Available

☒ WebCenter ☒ TPO Port

Tracking

Status: Comments

Days to Receive: 30

Days to Expire: 06/05/25

Requested From:

☐ Requested

☐ Re-requested

☒ Received 05/06/25 12:00 AM processor

☐ Reviewed

☒ Ready for UW 05/06/25 12:00 AM processor

☐ Ready to Ship

Files

Name	Date	Current Version
test bank statement for encompass train	05/06/25 10:33 AM	☒
test bank statement for encompass train	05/06/25 10:33 AM	☒
test bank stmt.pdf	05/06/25 10:33 AM	☒
test bank stmt 2.pdf	05/06/25 10:33 AM	☒

test bank statement for encompass train

1 110%

test bank statement for encompass train

Wells Fargo

Primary account number

And Statement

January 23, 2010 March 15

ANDY AMERICA
AMY AMERICA
4321 CUL DE SAC STREET
SOMEPLACE, MA 02723

You and Wells Fargo

My Spending Report with Budget Watch

Maintain control of your finances with My Spending Report with Budget Watch. This free online tool tracks the spending from your Wells Fargo checking account, credit card and Bill Pay service and automatically organizes it into familiar categories. It also allows you to set budgeting goals and monitor your progress. Enroll in or log on to Online Banking and click the My Spending Report tab to get started.

Reviewing a loan

- Review documents, UW conditions and Income & Credit analyzer

Conditions View Branch UW Conditions View

Condition Type: <All Conditions>

Condition Name	Do...	External Description
VOE - Verification of Employment	0	Provide a written VOE to show a breakdown of (type) income.
Termite/Pest Inspection	1	Termite/Pest Inspection
Tax Worksheet	0	Tax worksheet to reflect calculation of improved taxes used for qualifying.
Seller Contribution	0	Seller contribution cannot exceed ____% (\$ _____)
Sales Contract	1	Fully executed sales contract including all addendums
Sale Proceeds	0	Provide a copy of the fully executed HUD-1 Settlement Statement or Closing Disclosure
Refresh Required	0	Refreshed credit is required. If debt to income ratio increases by more than 2% under
Real Estate Agent Agreement	1	Review of Buyer's Agent Real Estate Agreement. If it exceeds what the seller agreed to
Property Survey	0	Provide a copy of a valid survey for the subject property.
In...	0	Provide signed letter of explanation to explain the credit inquiries shown on the borrow
In...	1	Original URLA signed and dated by mortgage originator and borrower(s).
H...	1	Homeowner's hazard insurance policy or dec page with correct mortgagee clause to
Fi...	1	Life of Loan flood certificate to indicate if property is in a flood zone
Fi...	0	Final Inspection For Completion Per Specs And Plans
Fi...	0	A certification of completion is required to verify the home improvements have been co
Fi...	0	Initial Notice To Homebuyers Informed Choice To Be Signed And Dated By Borrower
Fi...	0	Evidence of Clear LDP And GSA For All Parties In Transaction
Fi...	0	Initial FHA 92900A to be signed and dated by borrower
Fi...	0	Initial Identity Of Interest to be completed, signed and dated by borrower
Fi...	0	Initial For Your Protection Obtain A Home Inspection disclosure to be signed and dated
Fi...	0	Provide borrowers with copy of FHA Conditional Commitment prior to closing
FHA-Case Assignment	0	Provide fully validated case assignment with clear CAIVRS
FHA-CAIVRS	0	Provide evidence of clear CAIVRS for all borrowers
FHA/V.A. Builder's Cert of Plans, Specs & Site	0	FHA/V.A. Builder's Certification of Plans, Specifications & Site
FHA New Construction Warranty	0	Provide evidence builder has enrolled new construction property in a HUD acceptabl
Driver's License	1	ROS copy of unexpired driver's license.
DRIVE Findings	2	Verify that all DRIVE 'high' and 'medium' conditions have been cleared.
Customer Identification	0	Provide legible copy of driver's license or other acceptable form of identification
Construction Contract, Plans, and Specs	0	Provide fully executed building contract, plans, specs, and itemization costs.
Certificate of Occupancy	0	Provide certificate of occupancy from municipality.
Building Permit (or Description of Materials)	0	Provide building permit issued by local governing authority
Bank Statements	3	Provide all pages of banks statements for account at Wells Fargo for a two month per
AUS Findings - Conditions Satisfied	3	All automated underwriting conditions are satisfied.
AUS Findings - Closing Information	3	Automated underwriting figures must agree with all aspects of closing information.
AUS Findings - Appraised Value	3	Final AUS findings to reflect the approved appraised value.
Appraisal	0	Provide fully complete FNMA 1004C - Appraisal must be reviewed and approved by underwriter

Review all conditions. You will need to annotate any external descriptions for conditions set to externally print

Condition Details (Bank Statements)

Name: [Bank Statements]

Internal Description: Provide all pages of banks statements for account at Wells Fargo for a two month period. Large or irregular deposits may require additional documentation.

External Description: Provide all pages of banks statements for account at Wells Fargo for a two month period. Large or irregular deposits may require additional documentation.

For Borrower Pair: Andy America and Alice Firstimer

Condition Type: Branch UW

Source: Borrowers Recipient Details: Investor

Prior To: Approval Category: Assets

Source of Condition: Owner

Conditions List: Loan Processor

Effective Start Date: Effective End Date:

Internal ID: BranchUW External ID:

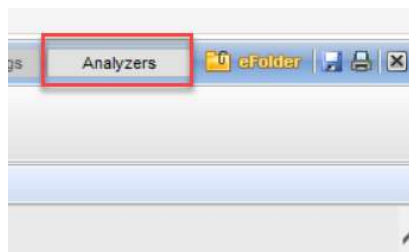
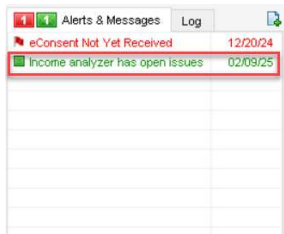
☒ Print Internally ☒ Print Externally

View Tracking Owners

APPROVAL, LLC
of M/I Homes, Inc.

Reviewing a loan

- Review documents, UW conditions and Income & Credit analyzer



FHA | 000100142 | FX25012 | Data Mapper

Documents DefaultConfig

Paystub 01/13/2025

Paystub 01/13/2025

Data Fields Not mapped Mapped Ignored All

Expense Type

MN State Income Tax IGNORE

Alimony Child Support Garnishments Loan
Payroll Medicare Tax Payroll Social Security Tax

Life Ins Imp In IGNORE

Alimony Child Support Garnishments Loan
Payroll Medicare Tax Payroll Social Security Tax

Ee Caftria Purc IGNORE

Alimony Child Support Garnishments Loan
Payroll Medicare Tax Payroll Social Security Tax

Freeshare Imp IGNORE

Alimony Child Support Garnishments Loan
Payroll Medicare Tax Payroll Social Security Tax

Income Type

Freeshare Imp IGNORE

Base Overtime Commissions Bonus Tip Income
Shift Differentials Paid Time Off
Military Rations Allowance
Military Variable Housing Allowance

Paystub 01/13/2025

Paystub 1pg INCOME/ASSETS

NZ LIFE INSURANCE COMPANY
GOLDEN HILLS DRIVE
EAPOLIS, MN 55416-1297
99-6844

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Standard Withholding Table

Earnings

	rate	hours	this period
Regular	2717.67	86.67	2,717.67
Gtl			9.20
Aip Bonus			
Freeshare Imp			
Gross Pay			\$2,726.87

Deductions

Statutory	
Federal Income Tax	-134.21
Social Security Tax	-154.75
Medicare Tax	-36.19
MN State Income Tax	-102.33

Other

Dental	-27.64*
Hsa	-16.66*

The Analyzer will prompt the LO & LS on items needing to be addressed.

Reviewing a loan

- Add **Commitment Conditions**, if necessary

Add Conditions From Condition Set

The screenshot displays the 'Add Conditions From Condition Set' interface. At the top, 'For Borrower Pair' is set to 'Alice Firstimer'. Below this, 'Condition Sets' is set to 'All Commitment Conditions'. A table lists various commitment conditions, including 'Retirement Statements', 'VA - CAIVRS', 'VOD - Verification of Deposit', 'VA - Child Care Letter', 'VA - Nearest Relative', 'VOE - Verification of Employment', 'Pay Stub Loan(s) LOE', 'Inquiries LOE', 'Social Security Income', 'Pay Stubs', 'VA - Certificate of Eligibility', and 'Retirement/Pension'. A red box highlights the 'All Commitment Conditions' dropdown, and a red arrow points to the 'VA - Child Care Letter' row. A text box above the table states: 'Select from Commitment Conditions list OR add a Blank condition'. An 'Add Condition' dialog box is open, showing 'Add From' with 'Conditions List' selected. Below this, 'Add Blank Condition' is also shown, with 'For Borrower Pair' set to 'All', 'Condition Type' set to 'Commitment', and 'Condition Name' set to 'Enter Condition Name'. The 'Add' button is highlighted.

Internal Id	Condition Name
Commitment	Retirement Statements
Commitment	VA - CAIVRS
Commitment	VOD - Verification of Deposit
Commitment	VA - Child Care Letter
Commitment	VA - Nearest Relative
Commitment	VOE - Verification of Employment
Commitment	Pay Stub Loan(s) LOE
Commitment	Inquiries LOE
Commitment	Social Security Income
Commitment	Pay Stubs
Commitment	VA - Certificate of Eligibility
Commitment	Retirement/Pension

Add Condition

Add From

☐ Conditions List

Add Blank Condition

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** OR create a **custom condition from blank conditions**.

If opting to add a **blank condition**, you need to select commitment type and "print externally" to ensure it pulls on Commitment Letter.

Issuing a Commitment Letter



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Issuing a Commitment Letter: Steps

- Now that you've completed your review, go to the **eFolder** and select **eDisclosures**
- Preview the **Commitment Letter**
- Send **Commitment Letter** to borrowers
- Request **Documents**
- Contact borrowers and add notes to **conversation log**



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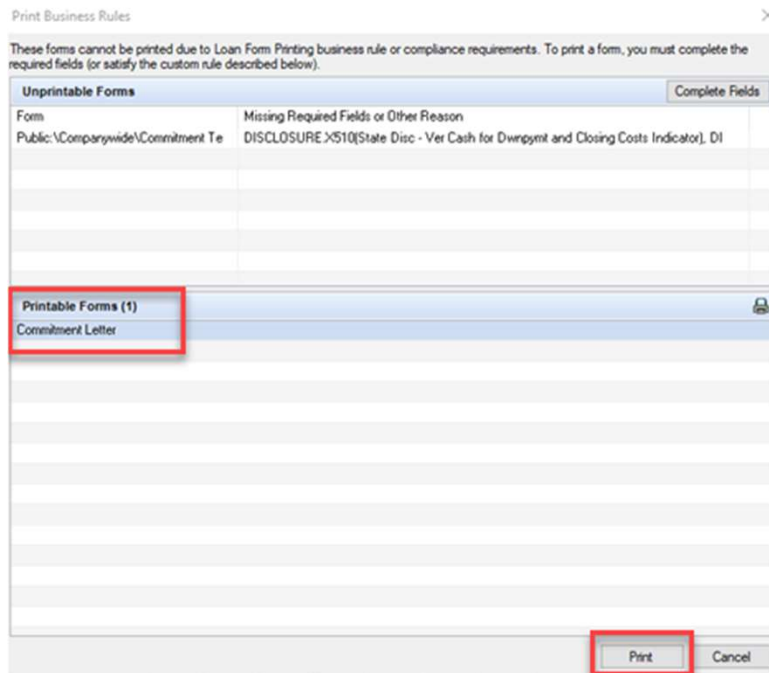
Issuing a Commitment Letter: Steps

- Now that you've completed your review, go to the **eFolder** and select **eDisclosures**



A horizontal navigation bar with several buttons: 'eConsent', 'Request', 'eDisclosures', 'Retrieve', 'Document Manager', 'File Manager', and 'Send'. The 'eDisclosures' button is highlighted with a red rectangular box.

- Print & preview the **Commitment Letter**

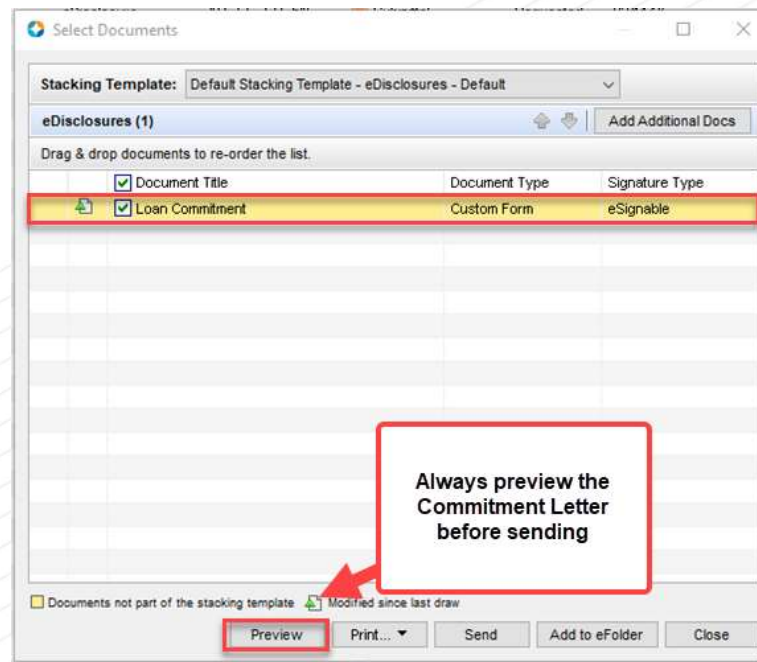


A dialog box titled 'Print Business Rules'. It contains a table with two columns: 'Form' and 'Missing Required Fields or Other Reason'. The first row shows a form path and a reason. Below the table, there is a section titled 'Printable Forms (1)' with a red box around it, containing the text 'Commitment Letter'. At the bottom right, there is a 'Print' button highlighted with a red box.

Form	Missing Required Fields or Other Reason
Public:\Companywide\Commitment Te	DISCLOSURE.X510(State Disc - Ver Cash for Dwrsympt and Closing Costs Indicator). DI

Printable Forms (1)
Commitment Letter

Print Cancel



A dialog box titled 'Select Documents'. It shows a 'Stacking Template' dropdown set to 'Default Stacking Template - eDisclosures - Default'. Below, there is a table with columns 'Document Title', 'Document Type', and 'Signature Type'. The first row is highlighted with a red box and contains 'Loan Commitment', 'Custom Form', and 'eSignable'. At the bottom, there is a 'Preview' button highlighted with a red box. A red arrow points from a text box to the 'Preview' button.

Stacking Template: Default Stacking Template - eDisclosures - Default

eDisclosures (1)

Drag & drop documents to re-order the list.

Document Title	Document Type	Signature Type
Loan Commitment	Custom Form	eSignable

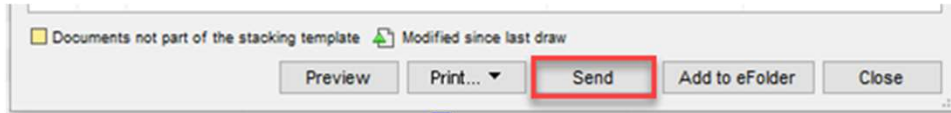
Documents not part of the stacking template Modified since last draw

Preview Print... Send Add to eFolder Close

Always preview the
Commitment Letter
before sending

Issuing a Commitment Letter: Steps

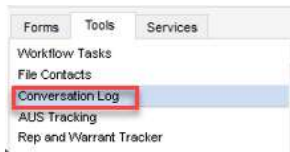
- Send **Commitment Letter** to borrowers



- Request **Documents** from the **eFolder**



- Call borrowers to **review the commitment letter**
- Add notes to **conversation log**



Interactive Demonstration:

Reviewing a loan & issuing a
Commitment Letter



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Processing the loan



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Processing the loan: Steps

- Now that you've completed the initial **review** of your loan, issued a **commitment letter** and **requested** any additional documents needed, it's time to process the loan.
- **Retrieve & review** additional documentation
- Run **Vendor Services**
- Prepare loan for **closing**
- Finalize loan **documentation**
- Submit for **10-day review & final clear to close**



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Processing the loan

- Retrieve & review additional documentation

Please note: Encompass now has an auto-retrieve feature. You must exit the loan for this feature to run.

You can still opt to use the retrieve button if you are working in the loan.

Navigation: eConsent | Request | eDisclosures | **Retrieve**

Retrieve

Received from Borrower

☐ Show previously downloaded items

☒	Name	Sender	Date
☒	W-2 Blank.pdf	Manual Secondary Reg Davis	03/10/25 11:17 AM
☒	Credit LOX.docx	Manual Secondary Reg Davis	03/10/25 11:17 AM

When you manually retrieve the files, you can "select all" and click download.

The system will download the files into document folders if the borrowers uploaded them into the "Request" document buckets.

Learn more...

Download

Cancel

Alimony

Drag and drop or browse your local drive to upload.
pdf, doc, docx, txt, tif, jpg, jpeg, emf or xps (max 50MB)

Drag and Drop or Browse

LOCAL DRIVE

0 Document(s) Uploaded

Bank Statement

Drag and drop or browse your local drive to upload.
pdf, doc, docx, txt, tif, jpg, jpeg, emf or xps (max 50MB)

Drag and Drop or Browse

LOCAL DRIVE

0 Document(s) Uploaded

Child Support

Drag and drop or browse your local drive to upload.
pdf, doc, docx, txt, tif, jpg, jpeg, emf or xps (max 50MB)

Drag and Drop or Browse

LOCAL DRIVE

0 Document(s) Uploaded

Divorce Decree

Drag and drop or browse your local drive to upload.
pdf, doc, docx, txt, tif, jpg, jpeg, emf or xps (max 50MB)

Drag and Drop or Browse

LOCAL DRIVE

0 Document(s) Uploaded

IRS 1099 R

Drag and drop or browse your local drive to upload.
pdf, doc, docx, txt, tif, jpg, jpeg, emf or xps (max 50MB)

Drag and Drop or Browse

LOCAL DRIVE

0 Document(s) Uploaded

Paystub

Drag and drop or browse your local drive to upload.
pdf, doc, docx, txt, tif, jpg, jpeg, emf or xps (max 50MB)

Drag and Drop or Browse

LOCAL DRIVE

0 Document(s) Uploaded

Processing the loan

- **Retrieve & review** additional documentation.

Best Practice – Throughout the processing of the loan, check the File Manager for any unassigned documents that may have come in.

The screenshot displays the File Manager interface. On the left, the 'Unassigned' section lists documents: 'W-2 Blank.pdf' and 'Credit LOX.docx', both dated 05/13/25 10:47 AM. Below this is a list of document types for borrower pairs, including Bank Statement, Compliance Report, FHA Case Number Assignment, Flood Certificate, Investment Statement, IRS 1098, IRS 1099 R, IRS-1099, Mortgage Insurance Quote, Mortgage Statement, Paystub, Pension Award Letter, Profit and Loss Statement, Property Insurance Policy, Property Tax Bill, Purchase Agreement, Rental Agreement, and Retirement Statement. A red arrow points from the 'Unassigned' list to the 'Documents' section, which contains a plus sign icon. A red box with text explains: 'If the files come through "unassigned," the File Manager will open. You will drag and drop the files into the appropriate document folders'. The main area shows a preview of 'W-2 Blank.pdf (1 pages)' and 'Credit LOX.docx (1 pages)'. The W-2 form is a 2013 Wage and Tax Statement from the Department of the Treasury - Internal Revenue Service. It includes fields for Employer identification number (22222), Employee's name, address, and ZIP code, Control number, Employee's first name and initial, Last name, Suffix, and various tax fields. The form is titled 'W-2 Wage and Tax Statement 2013' and includes instructions for Form W-2.

If the files come through "unassigned," the File Manager will open. You will drag and drop the files into the appropriate document folders

W-2 Wage and Tax Statement 2013

Department of the Treasury - Internal Revenue Service

Form W-2

Copy A For Social Security Administration - Send this entire page with Form W-3 to the Social Security Administration; photocopies are not acceptable.

Do Not Cut, Fold, or Staple Forms on This Page

If you do not see a folder in the documents area to drag and drop the unassigned document to, you can create a new folder by selecting the plus sign.

Processing the loan

- Once you've retrieved the documents, you will **review** the documents.

1

Bank Statement

Wells Fargo Statements

Andy America and Alice Firstimer

Processing

AU, CL, CU, FN, LA, LD, LO, LP, Others, PC, UW, WC

Bank Statements

Assets
Needs List - Initial Underwriting

☒ WebCenter
☒ TPO Portal
☒ EDM Lenders

3

Status

Comments

Days to Receive

Days to Expire 60

Requested From

☐ Requested
☐ Re-requested
☐ Received
☐ Reviewed

☒ Ready for UW 05/13/25 10:51 AM processor

☐ Ready to Ship

4

Name	Date	Current Version
test bank statement for encompass train	05/06/25 10:33 AM	☐
test bank statement for encompass train	05/06/25 10:33 AM	☐
test bank stmt.pdf	05/06/25 10:33 AM	☒
test bank stmt 2.pdf	05/06/25 10:33 AM	☒

5

PAGE 1

Processor User

5/6/2025 10:42 AM · Public

EMD clearing 4/30/25, see page 2

PAGE 2

Processor User

5/6/2025 10:42 AM · Internal

check deposit partial gift

Wells Fargo Combined Statement of Accounts

Primary account number: 12346789 · February 23, 2010 March 19, 2010 · Page 1 of 3

ANDY AMERICA

AMY AMERICA

4321 CUL DE SAC STREET

SOMEPLACE, MA 02723

Questions?

Available by phone 24 hours a day, 7 days a week:
1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833
En español: 1-877-727-2932 TTY: 1-888-355-6052

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 972286995

Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking ☒

Online Bill Pay ☒

Online Statements ☒

Mobile Banking Auto ☐

My Spending Report ☒

Direct Deposit ☒

Overdraft Protection ☒

Rewards Program ☒

Transfer/Payment ☒

Best Practice

When Reviewing loan files, you want to:

1. Update Description with details

2. Attach to Conditions

3. Set expiration date (if applicable)

4. Make sure to mark current versions

5. Annotate documents (if necessary)

6. Mark Ready for UW

Processing the loan

- Run **Vendor Services**

Please note, our **Vendor Services** training will provide a deep dive into each service.

This will be assigned to you in a separate course!



Processing the loan

- Run **Vendor Services**
- **AUS**

board Reports

Open Web View Search AllRegs eFolder

1st Loan #: 000100305 LTV: 85.000/85.000/85.000 Rate: 7.625% Est Closing Date: 03/28/2025
Loan Amount: \$425,000.00 DTI: 14.127/15.200 Not Locked FS: Austin WebApps Archived

Compliance Service - Did Not Pass

Ordered Date/Time 02/17/2025

Underwriting

My Providers All Providers

Select a provider and click Submit.

Fannie Mae DU on ePASS	More info
Freddie Mac's Loan Product Advisor System to System	More info
Fannie Mae EarlyCheck	More info
Fannie Mae's UCD Collection Solution	More info

Submit Cancel

Location: Main
Borrower: Patrick Purchaser

Loan Status: **FAIL**

2025-02- TX

Select the AUS type that corresponds with your product & pricing selection:

DU - FNMA
LP - FHLMC

*Encompass will stop you at the Submittal milestone if the appropriate AUS is not

ATR/QM TILA/RESPA High Cost Higher Priced State Rules License NMLS GSE Enterprise Rules HMDA Other

* Click on a review header hyperlink to navigate directly to that section of the review

Processing the loan

- Run **Vendor Services**
 - **Mavent**
- Unlike RegsData today, we CANNOT close a loan with a **FAIL** in Mavent. Fails should be reviewed and troubleshooted for resolutions.
- **Mavent should be run:**
 - Prior to initial disclosures
 - Anytime a CIC is issued/At Lock
 - During processing, prior to “ready for CD”
 - Closing

Mavent will automatically run at the following milestones.

Your loan officer will be **required** to run Mavent before submitting to UW (an alert is set up in Encompass)



Milestone	Preview	Review
Application	☐	☐
Submittal	☐	☐
Cond. Approval	☐	☒
Processing	☐	☐
Cond. Review	☐	☐
Clear to Close	☐	☒
Ready for Docs	☐	☐
Docs Out	☐	☒
Funding	☐	☐
Post Closing	☐	☐
Purchasing	☐	☐
Completion	☐	☐

Processing the loan

- Run **Vendor Services**
- **Mavent**

If you do get a warning or fail, utilize Encompass Resource Center to research.

**refer to Encompass – Vendor Services job aid for further instruction.

The screenshot displays the Mavent Compliance Service interface. At the top, a status bar indicates 'Compliance Service - Passed'. Below this, there are fields for 'Ordered Date/Time' (03/27/2025) and 'Ordered By' (Automatic Order). A red arrow points to the 'Order' button in the top right corner, with a callout box stating: 'To manually order an updated Mavent report, click'. The main content area features the Mavent logo and a summary of loan details: Customer: M/I Financial, LLC (3011372539), Loan ID: 000100470, Review ID: 3011372539000100470019291082025032, Location: Main, Borrower: Alice Jon Test Loan Firstimer, Review Status: PASS, Review Date: 2025-03-27, and State: TX. Below this is a table of loan status checks, all of which are 'PASS'. A 'Request Summary' section shows the result as 'PASS'. At the bottom, there are fields for 'Borrower', 'Reviewed by', 'Seller', and 'Originator'. On the right side, there is a sidebar with an 'Export PDF' section, including a 'Select PDF File' dropdown (showing 'ComplianceReport.pdf') and a 'Convert' button.

ATR/QM	TILA/RESPA	High Cost	Higher Priced	State Rules	License	NMLS	GSE	Enterprise Rules	HMDA	Other
PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	Not Processed	PASS

Request Summary Result: PASS

Borrower: Alice Jon Test Loan Firstimer
Reviewed by: branchmgr
Seller:
Originator:

Processing the loan

- Run **Vendor Services – TruWork & Work Number**



[Help](#) 

NEW INSTANT ORDERS

RESEARCHED ORDERS

ORDER STATUS

☒	BORROWER	ORDER TYPE	ADD OPTIONAL VALUES
☒	Andy America	All Employers Within 24 Months (VOI) 	Add Values
☒	Alice Firstimer	All Employers Within 24 Months (VOI) 	Add Values

By pressing "Place Order", you certify and agree that you currently have the permissible purpose agreed to in your agreement with Equifax Verification Services, and it is correct for this request. You further agree and certify that you are in compliance with all provisions of the Fair Credit Reporting Act, Federal Equal Credit Opportunity Act, all state law counterparts of them, and all applicable regulations promulgated under any of them, where applicable.

Cancel

Place Order

- Run **Vendor Services**
 - **Analyzer**

FHA | 000100142 | FX25012 | > Data Mapper

Documents DefaultConfig

Paystub 01/13/2025

Data Fields Not mapped Mapped Ignored All

Expense Type

- MN State Income Tax IGNORE
- Life Ins Imp In IGNORE
- Ee Caftria Purc IGNORE
- Freeshare Imp IGNORE

Income Type

- Freeshare Imp IGNORE

Paystub 01/13/2025

The Analyzer will prompt the LO & LS on items needing to be addressed.

PAYSTUB 1pg INCOME/ASSETS

EMPLOYEE INFORMATION:
 MN LIFE INSURANCE COMPANY
 GOLDEN HILLS DRIVE
 EAPOLIS, MN 55416-1297
 99-6844

PERIOD INFORMATION:
 Period Beginning: 11/01/2024
 Period Ending: 11/15/2024
 Pay Date: 11/15/2024

BLANK CHECKS:
 1001 NEW STREET
 APT 100
 MINNEAPOLIS MN 55401

Filing Status: Married filing jointly
 Exemptions/Allowances:
 Federal: Standard Withholding Table

Earnings	rate	hours	this period	year to date
Regular	2717.67	86.67	2,717.67	56,830.05
Gtl			9.20	193.20
Aip Bonus				4,763.00
Freeshare Imp				511.85
Gross Pay			\$2,726.87	62,298.10

Deductions	Statutory	this period	total to date
Federal Income Tax	-134.21		3,949.96
Social Security Tax	-154.75		3,561.95
Medicare Tax	-36.19		833.04
MN State Income Tax	-102.33		2,465.71
Other			
Dental	-27.64*		580.44
Hsa	-16.66*		349.86
Life Ins Imp In	9.20		193.20

Other Benefits and Information

	this period	total to date
Apl Balance	189.33	
Tot Work Hours	86.67	

Your federal taxable wages this period are \$2,496.05

Important Notes
 OVERTIME AND LOST PAY WILL BE FOR THE WEEKS OF 10/06/2024 THRU 10/26/2024

Additional Tax Withholding Information

Taxable Marital Status:
 MN: Married
 Exemptions/Allowances:

Processing the loan

- Run **Vendor Services – AccountChek**

ACCOUNTCHEK®

Exit



Dashboard

Please note that any orders created or refreshed during this session will not show up while the loan file is open. To see updates to your AccountChek orders, please close out of the loan file so that Encompass can process the updates on the loan file.

Andy America

acornelisse@mihomes.com

Last 4 SSN: 3333

Alerts

None

Import Order

Create New Order

Alice Firstimer

jyates@mihomes.com

Last 4 SSN: 9991

Alerts

None

Import Order

Create New Order

L, LLC

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Processing the loan

- Run **Vendor Services – Drive**

[Online Report](#)[PDF Report](#)[View/Add Participants](#)[Order DRIVE](#)**DRIVE Score**

0

Auto Refer

IDVerify

0

Auto Refer

AppVerify

0

Auto Refer

Original Order: 02/23/2025 1:26:02 PM

Last Update: 02/23/2025 1:26:02 PM

Number of times scored: 1

ALL CONDITIONS

ORDER (6)Hide Cleared ☐

Conditions
▼ High Severity
2209: Borrower 1 (Income) Borrower's stated income varies from income disclosed on another lender's loan.
1042: Settlement Company, Consumer Name Variation (Ineligible/Watchlist) Participant name(s) is on the OFAC watchlist.
4200-001: Settlement Company, Consumer Name Variation (Ineligible/Watchlist) Participant(s) name is on HIGH RISK Watchlist(s).
1011: Borrower 1 (SSN) Name(s) other than borrower showing in Credit Header history.
1021: Borrower 1 (SSN) Social Security Number does not appear to be a valid number.
1004: Borrower 1 (Citizenship) Input SSN is a tax processing number (ITIN) issued by the IRS for taxpayer filings. ITINs should not be offered or accepted as identification for non-tax purposes.
▼ Medium Severity
No Conditions Found
▼ Low Severity
No Conditions Found

Click the "Order" tab and
then Submit order to
refresh the report

2209: Borrower 1 (Income)

Condition Status

Description

Borrower's stated income varies from income disclosed on another lender's loan.

Scoring Analysis

Reported income: \$15,000.00

Recommendations

Review income documentation. Order a 4506 tax return verification to verify income.

Comment History**Condition Status**

Cleared

**Comments**

Add comments or resolution explanation

0/3000

Comments Optional

[Remove From Order](#)[Submit Order](#)

Processing the loan

- Run **Vendor Services – Appraisal**

Reggora Lender | M/I Financial, LLC

Loans / Loan #000100478

#000100478 123 Anywhere, Austin, TX 78701

Create Order

Officer Norton
Loan Officer
W: 555-123-1234
officer@mihomes.com

☆ Andy Freddie
Borrower
C: 859-653-1228
kbrown-stout@mihomes.com

☆ Amy Freddie
Coborrower
C: 859-653-1228
kbrown-stout@mihomes.com

Create New Contact

Loan Details

Loan Details

Loan Purpose:	purchase
Priority:	Normal
Loan Officer:	Officer Norton
Loan Type:	Conventional
Purchase Price:	\$750000.00
Estimated Value:	\$900000.00
Loan Creation Source:	Encompass API
Subject Property Number Units:	1
Occupancy (P/S/I):	PrimaryResidence
NMLS Id:	196314
Branch:	262
Intent to Proceed:	Y

Important Dates

P&S Commitment Date:
Date Created:

Create Appraisal Order.
In the Reggora site you
will be able to attach
related appraisal
documentation

Keep in mind, you
must have the FHA
case number in to
order a FHA appraisal.

LLC

Processing the loan

- Run **Vendor Services – Flood**

CoreLogic

FLOOD



CREATE ORDER

Order Details

SELECT PRODUCT *

Life of Loan Determination

☐ RUSH ORDER

Cancel

Submit

Loan Information

LOAN NUMBER

000100535

PROPERTY ADDRESS

74 APPLE CORE
AUSTIN, TX 78731

COUNTY

TRAVIS

BORROWER

ANDY AMERICA

CO BORROWER

ALICE FIRSTIMER

, LLC

A Subsidiary of M/I Homes, Inc.

Processing the loan

- Run **Vendor Services**
– **Request HOI**

Print

Form Groups Standard Forms Custom Forms

Look In: Companywide

Name

- Disclosure - HUD Lead Paint
- Escrow Account Information
- Escrow Agreement
- Extended Interest Rate Agreement
- Gift Letter
- How to Stop Unsolicited Mortgage Offers
- Important Items After Your Loan Approval
- Insurance Request - Flood
- Insurance Request - Hazard**
- Loan Summary Worksheet
- Lock Confirmation
- Locking Your Interest Rate Notice
- Mortgage Brokerage Agreement
- Mortgage Loan Origination Agreement
- Mortgage Loan Statement
- Non Purchasing Spouse Agreement

Add >

< Remove

Selected Forms (1)

Name

- File Contacts

Pro Tip –
Within Print Custom Forms, you can
also access Gift Letters and
Appraisal Waivers.

Request for Evidence of Hazard Insurance

Please provide declaration pages of the policy to lender contact no less than 10 business days prior to closing. If policy was paid in advance, please provide paid receipt.

Part I - Request

1. From: (name and address of lender) Jon Hand M/I Financial, LLC 614-418-8000 (P) / (F)	2. Lender Contact (P) / (F)
3. Date: 5/13/2025	4. Loan Number: 000100566
5. Name of Applicant(s): Alice Jon Test Loan Firstimer	

Part II - Property and Mortgage Information

6. Property Type: Detached, Detached	
7. Loan Purpose: Purchase	8. Lien Position: First Lien
9. Sales Price: \$820,000.00	10. Minimum Coverage: \$656,000.00
11. Property Address: 801 Marietta Street Leander, TX 78641	
12. Lender (or Mortgagee): ,	13. Closing Date: // The policy effective date cannot be dated more than 10 days prior to closing date.
	14. Insurance Escrowed: () Yes () No
15. Comments:	

Processing the loan

- Run **Vendor Services – Request PMI**

MI Center

Mortgage Insurance Center / Compare Rate Quotes

View By ☒ Product ☐ Provider

	Arch Failed	Enact Success	Essent Success	MGIC Success	National MI Success	Radian Failed			
	INITIAL PREMIUM AT CLOSING PERCENT %	AMOUNT	DURATION	FIRST RENEWAL PERCENT %	AMOUNT	DURATION	SECOND RENEWAL PERCENT %	AMOUNT	DURATION
PROVIDERS									
Borrower Paid Monthly (4)									
☐ ENACT	-	-	-	0.640000%	\$240.00	120 Months	0.200000%	\$75.00	240 Months
☐ NATIONAL MI	-	-	-	0.680000%	\$255.00	120 Months	0.200000%	\$75.00	240 Months
☐ MGIC	-	-	-	0.690000%	\$258.75	120 Months	0.200000%	\$75.00	240 Months
☐ ESSENT	-	-	-	0.730000%	\$273.75	120 Months	0.200000%	\$75.00	240 Months
Borrower Paid Single (4)									
Lender Paid Single (4)									
Split Premium 1% (2)									

Once you pull a quote from MI Center, you can review the quotes and select the MI. The rate information will populate in the loan.

A record of the quote will stay in the file

Compare Rate Quotes

New Quotes

View Quotes (01/08/2025 12:26 PM)

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

Processing the loan

- Prepare loan for **closing (Ready for CD)** once we have our required loan info: Loan is locked, confirmed closing date, HOI, PMI, Appraisal.



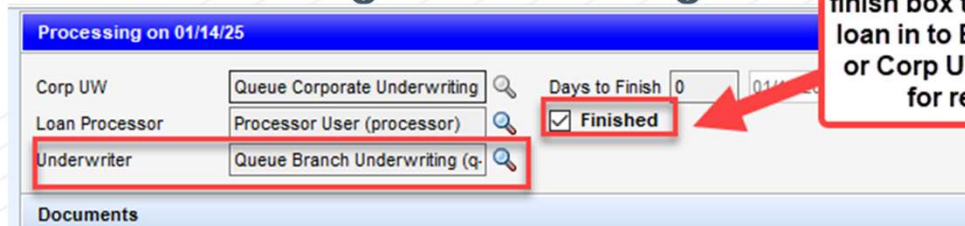
M/I Borrower Summary - Origination

☒ Ready for CD	☒ eClosing	☐ Mail Away
Closer: Tina Bailey	☐ POA/Trust	

We will do a deep dive on the next section of this training!

- Finalize loan documentation – clean up eFolder, make sure documents are assigned to conditions and that all required conditions have been met.
- Submit for **Conditional Review (10-day pending)** by assigning UW and Finishing the Processing miles

We will do a deep dive on the next section of this training!



Processing on 01/14/25

Corp UW	Queue Corporate Underwriting	Days to Finish	0
Loan Processor	Processor User (processor)	☒ Finished	
Underwriter	Queue Branch Underwriting (q-		

Documents

Select the Underwriter queue & check the finish box to move the loan in to Branch UW or Corp UW pipeline for review

Ready for CD



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Ready for CD: Steps

- Prepare loan for **closing (Ready for CD)** once we have our required loan information.
 - Loan is **locked**
 - Confirmed **closing date**
 - **HOI**
 - **PMI**, if applicable
 - **Appraisal**, unless VA or on exception basis
- Enter the **unimproved tax** amount in the **2015 Itemization** screen
- Confirm the **final sales price**.
- Double check your **interested party contributions/seller credits** have not been exceeded.
- Update the **file contacts** for HOI, PMI, etc.
- Add notes to the **conversation log** for closer.
- Check the **Ready for CD** box.

The underlined information can quickly be confirmed by reviewing the **M/I Borrower Summary – Origination** screen



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

Ready for CD – If you have an Outside Title Company

When you have an outside title agency, you will need follow the same OST process and send a request to John and Kate. They will have the Settlement Agent and Title Insurance Company added to the contacts.

555 Somewhere Street
Sarasota, FL 34242

Loan #: 2000001424
Loan Amount: \$540,546.00

LTV: 85.000/85.000/85.000
DTI: 23.003/45.615

Rate: 4.875%
57 days remaining

Est Closing Date: 10/31/2025
FS: Branch Manager

Archived

Alerts & Messages Log

- Redisclose Loan Estimate (Rate L...
- Complete Intent to Proceed
- Lock Comparison Alert
- Run Mavent prior to issuing revise
- Compliance Review - Did Not Pass
- Redisclose Loan Estimate (Change...
- Loan Estimate Expires
- AUS Data Discrepancy Alert
- Good Faith Fee Variance Violated
- eConsent Accepted - Amy Americ
- eConsent Accepted - Andy DNUK
- 30 loan document(s) retrieved
- Income analyzer has open issues

File Contacts

Category/Role	Disc. on CD
25 Seller 2	
26 Seller 3	
27 Seller 4	
28 Notary	
29 Builder	
30 Hazard Insurance	
31 Mortgage Insurance	
32 Surveyor	
33 Flood Insurance	
34 Credit Company	
35 Underwriter	
36 Servicing	
37 Doc Signing	
38 Warehouse	
39 Financial Planner	
40 Investor	
41 Assign To	
42 Broker	
43 Docs Prepared By	
44 Settlement Agent	Yes
45 Seller Corporation Officers	
46 Custom Category #1	
47 Custom Category #2	
48 Custom Category #3	
49 Custom Category #4	

Settlement Agent

Add to CD Contact Info ☒ Yes

Company Name

Address

City

State

Zip

Relationship

Line Item Number

NMLS #

Company State License #

Lic. Issuing Authority Name

Lic. Authority Type

Business Contacts

Filter: Category = Title Insurance

Category	Company	First Name	Last Name	Work Phone	State
Title Insurance	MI Title, LLC	Sharon	Brush	281-205-21	TX
Title Insurance	MI Title, LLC	Monica	Miera	512-770-84	TX
Title Insurance	MI Title, LLC	Teresa	Holdeman	972-246-34	TX
Title Insurance	MI Title, LLC	Fiona	Jenkins	210-536-49	TX
Title Insurance	MI Title	Barbara	Williams	630-328-27	IL
Title Insurance	MI Homes Title A	Tracy	Kendall	248-836-45	MI
Title Insurance	MI Title Agency,	Susie	Wargo	813-393-57	FL
Title Insurance	MI Title Agency,	Jane	Moltzan	941-554-27	FL
Title Insurance	MI Title Agency,	Tia	Buggs	407-531-52	FL

Contact Details

Details Category Fields

Personal Information

First Name

Last Name

Salutation

Home Phone

Work Phone

Cell Phone

Fax Number

Home Email

Work Email

Contact License #

Lic. Issuing Authority Name

Lic. Authority Type

Lic. Authority State Code

Lic. Issue Date

Do Not Email Public

Business Information

Category

Company

Address 1

Address 2

City

State

Zip

Fees

Web URL

Job Title

Company License #

Lic. Issuing Authority Name

Lic. Authority Type

Lic. Authority State Code

Lic. Issue Date

Link this loan with the selected contact

Select Create New and Select Close

Ready for CD

- Enter the **unimproved tax** amount in the **2015 Itemization** screen

Go to **2015 Itemization**, then enter the unimproved amount in Section 1000 to enter the unimproved taxes

1000. Reserves Deposited with Lender		Borrower	Seller	Other	Total
		1,608.75			1,608.75
		Borrower	Seller	Paid By / P / B / A / Paid To	
1001. Initial Deposit For Your Escrow Account		1,608.75			
☒ Property Taxes					
☒ Homeowner's Insurance					
☒ Other unimproved taxes					
1002. Homeowner's Ins.	5 mths @ \$ 100.00	500.00			
1003. Mortgage Ins.	8 mths @ \$ 161.25	1,290.00			
1004. Property Taxes	mths @ \$ 644.74				
1005. City Property Tax	mths @ \$				
1006. Flood Ins. Reserve	mths @ \$				
1007. Unimproved Taxes	To county 5 mths @ \$ 125.00	625.00			
1008.	To mths @ \$				
1009.	To mths @ \$				
1010. USDA Annual Fee	To mths @ \$				
1011. Aggregate Adjust.	-806.25 Aggregate Setup				

* Will be added to 1001 Initial Deposit For Your Escrow Account.

- Update the **file contacts** for HOI, PMI, etc. – enter HOI under the Aggregate Escrow Account screen
- Add notes to the **conversation log** for closer.

Ready for CD – Updating Homeowners

Updating Homeowner's Insurance:

Update the File Contacts from the Tools tab.

In Forms, Aggregate Escrow Account, click the paper and pencil icon next to Hazard Insurance to open the screen. You will need to complete the following fields:

- Policy Number
- Coverage Amount
- Premium
- Renewal Date

Forms Tools Services

Workflow Tasks

File Contacts

Conversation Log

Tasks

AUS Tracking

Rep and Warrant Tracker

Disclosure Tracking

Fee Variance Worksheet

Anti-Steering Safe Harbor Disclosure

Net Tangible Benefit

29 Builder MI Homes of Central Ohio, LLC Austin Sales

30 Hazard Insurance State Farm

31 Mortgage Insurance NMI

32 Surveyor

33 Flood Insurance

34

Hazard Insurance

Company Name State Farm

Contact Name

Address

Phone

City

Email

Fax

Forms Tools Services

2015 Itemization

Additional Disclosures Information

Additional Requests Information

Affiliated Business Arrangements

Affiliated Business Disclosure

Aggregate Escrow Account

Appendix Q

Tax Monthly Yearly Pay To Escrowed

Tax 350.00 4,200.00

Hazard Insurance 250.00 3,000.00

Mortgage Insurance 148.50 1,782.00

Flood Insurance

City Property Tax

Unimproved Taxes

USDA Annual Fee

Total Monthly Payment 748.50

Escrowed Payment

Starting Balance - Single Line Analysis = Aggregate Escrow

0.00

Setup

Tax Disb Haz Ins Disb Mig Ins Disb Flood Ins Disb City Taxes User Define1 User Define2 User Define3 USDA Fee Total Mthly Disb

Cushion

10/25

Quick Entry - Hazard Insurance

Hazard Insurance

Address

City

State Zip

Phone

Agent

Policy Number

Coverage Amount

Premium

Renewal Date

Max Deductible % or \$

HUD1ES_HazardInfo

Close

Ready for CD – Updating Homeowners

1. Enter the exact premium amount that matches the policy, click on the lock button. (It will turn yellow)
Then add the yearly premium amount. Then press close.

2. Manually divide the annual premium by 12 and enter into the monthly box. Once Manually entered, the yearly amount next to it will populate/update.

If the Yearly amount that populates is not the EXACT premium amount, you will need to then click the lock icon next to the monthly amount. It will turn yellow, then you can correct the yearly premium.

Correcting the HOI premium on this screen will ensure the escrow account reflects the correct amount.

Quick Entry - Hazard Insurance

Hazard Insurance	
Address	PO Box 5300
City	Binghamton
State	NY
Zip	13902
Phone	
Agent	
Policy Number	Policy #43359914
Coverage Amount	
Premium	1,453.00
Renewal Date	09/01/2026
Max Deductible	% or \$

	Monthly	Yearly	
Tax	250.00	3,000.00	
Hazard Insurance	121.08	1,452.96	
Mortgage Insurance	90.00	1,080.00	
Flood Insurance			

	Monthly	Yearly	
Tax	250.00	3,000.00	
Hazard Insurance	121.08	1,453.00	
Mortgage Insurance	90.00	1,080.00	
Flood Insurance			
City Property Tax			

Ready for CD – Updating Homeowners

To confirm the insurance premium and payment is updated, you will need to verify this information carried over to the 2015 itemization screen.

If it is not showing correctly, repeat the steps by clicking the lock button and manually entering the correct amount.

This will ensure the 1st year premium on page 2 of the CD is accurate.

900. Items Required by Lender to be Paid in Advance				
	Borrower	Seller	Other	Total
	2,484.28			2,484.28
Borrower Seller ? Paid By / P / B / A / Paid To				
☒ Display Daily Interest to 2 Decimals				
901. Daily Int. Charges	12 days @ \$ 85.94	1,031.28		
Interest from 12/20/2025 to 01/01/2026				
902. Mtg Ins. Premium	MGIC			0
903. Homeowner's Ins.		1,453.00		0

If you get a positive aggregate adjustment (in section 1000) amount (\$0.04), delete it.

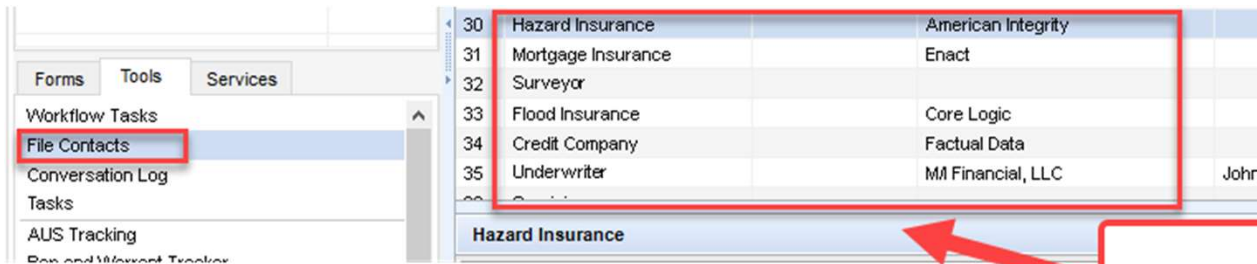
1011. Aggregate Adjust. Aggregate Setup

* Will be added to 1001 Initial Deposit For Your Escrow Account.

As a reminder: Policy Number, coverage amount, and premium amount are required entries in Encompass. If coverage amount is missing, it causes issues when delivering the file to FNMA.

Ready for CD

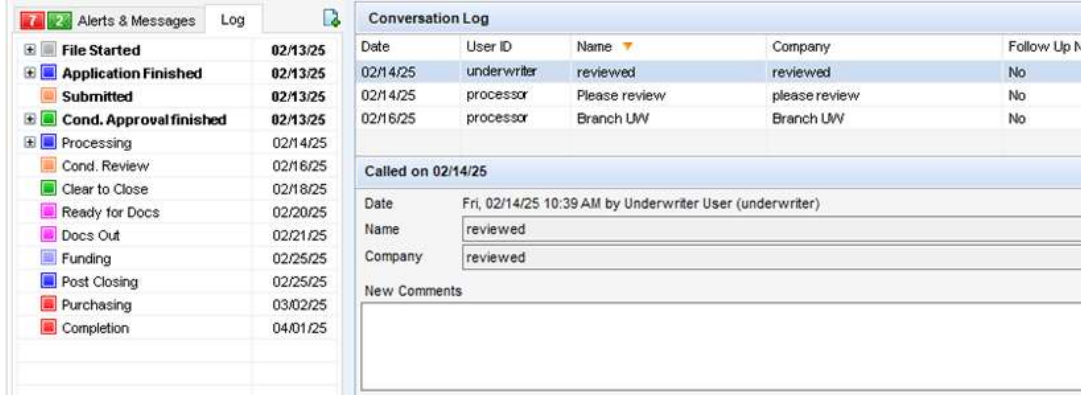
- Update the **file contacts** for HOI, PMI, etc.



	Insurance Type	Provider	Agent
30	Hazard Insurance	American Integrity	
31	Mortgage Insurance	Enact	
32	Surveyor		
33	Flood Insurance	Core Logic	
34	Credit Company	Factual Data	
35	Underwriter	MM Financial, LLC	John

Hazard Insurance

- Add notes to the **conversation log** for closer.



Date	User ID	Name	Company	Follow Up Ne
02/13/25	underwriter	reviewed	reviewed	No
02/14/25	processor	Please review	please review	No
02/16/25	processor	Branch UW	Branch UW	No

Called on 02/14/25

Date: Fri, 02/14/25 10:39 AM by Underwriter User (underwriter)

Name: reviewed

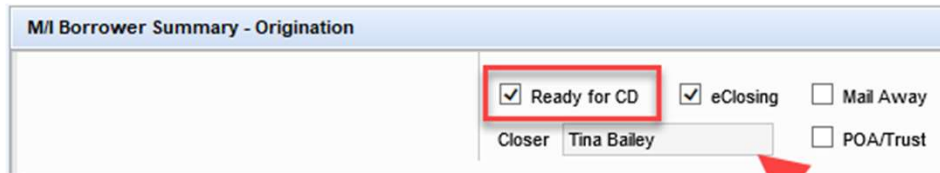
Company: reviewed

New Comments:

Go to file contacts to verify HOI and PMI have been completed and entered prior to submission to closing

Ready for CD

- Check the **Ready for CD** box.



M/I Borrower Summary - Origination

☒ Ready for CD ☒ eClosing ☐ Mail Away

Closer Tina Bailey ☐ POA/Trust

Checking "**Ready for CD**" will push the loan into the closing pipeline for CD to be worked.

It is imperative we ensure our files are ready for CD before sending them to closing to be worked

It is important to note that all loans will automatically be enrolled in eClosing.

It is up to the branch to uncheck the eClosing box if the loan does not qualify for eClosing.

The branch should also indicate if it is a Mail Away, POA or Trust using the check boxes.

For initial release of Encompass, Eclosing will be suspended.



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Ready for CD – Preparing for Closing

If you have any additional documents that need to be apart of the closings, add them to the closing conditions in the eFolder.

Buydown Deposit Agreement		All	Closing Document	AU, BM, CL, CU,...	Ready for Docs	Re-ques...	07/31/25
Closing Conditions	Flood Cert.	Mark Allen Smith	Needed	AU, BM, CL, CU,...	Submittal	Received	07/17/25
Closing Disclosure	Dredm from Title	Mark Allen Smith	Needed	AU, BM, CL, CU,...	Processing	Received	07/25/25

Double check your sales price and confirm it is accurate.

Verify your Interested Party Contributions/Seller Credits have not been exceeded.

Make sure that you are not unchecking previous items in the eFolder that are still pertinent. Uncheck only if the new revised document is uploaded to replace the previous document. In this example, all three ID's should be checked.

Files			
Name	Date	Current Version	
Spouse DL Exp: 5/25/25, Temp. DL Exp:	07/22/25 07:49 PM	☐	
B1 DL Exp: 2/18/26	07/22/25 07:49 PM	☐	
Elmekawy EAD.pdf	07/29/25 10:38 AM	☒	

Sending the CD

How you can check that the CD has been sent:

Go into, Tools, Disclosure Tracking:

The screenshot shows the 'Disclosure Tracking Tool' interface. On the left, a sidebar menu lists various tools, with 'Disclosure Tracking' selected. The main window has three tabs: 'Compliance Timeline', 'LE Tracking', and 'CD Tracking'. The 'CD Tracking' tab is circled in red. It contains two input fields: 'CD Sent' and 'CD Received'.

Disclosure Tracking Tool		
Compliance Timeline	LE Tracking	CD Tracking
Application Date: 05/08/2025	LE Sent: []	CD Sent: []
LE Due: 05/12/2025	LE Received: []	CD Received: []

You can customize your pipeline views to reflect the same information:

The 'Customize Columns' dialog box is shown. It has a 'Selected Columns' section at the top with up and down arrows. Below it is a search bar with a 'Find' button. A list of columns follows, each with a checkbox:

- ☐ Closing Disclosure Received Date
- ☐ Closing Disclosure Sent Date
- ☐ Closing Docs 1003 Signature Date

Interactive Demonstration:

Processing a loan & Ready for CD



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Submitting to UW: Branch & Corp UW



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Submitting to UW: Steps

- Now that you've completed the initial **review** of your loan, issued a **commitment letter** and **requested** any additional documents needed, it's time to process the loan.
- **Retrieve & review** additional documentation
- Run **Vendor Services**
- Prepare loan for **closing**
- Finalize loan **documentation**
- Submit for **10-day review & final clear to close**



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Submitting to UW: Conditional Review

- To submit to your Branch UW for Conditional Review (10-day) please ensure you have completed the following steps:
 - Linking documents to your **UW conditions**
 - Run updated **AUS/Transmittal** and **compliance**
 - Reviewed and address all **vendor conditions** (DRIVE, Income Analyzer)
 - Add notes to your **conversation log** (as needed)
 - Clean up the **eFolder** (*Mark current version & make sure your Misc./Trash folder is being utilized for old documents*)

Once you have completed these steps, select "Branch UW" and complete the Processing Milestone

Processing on 01/14/25			
Corp UW	Queue Corporate Underwriting	Days to Finish	0
Loan Processor	Processor User (processor)	☒ Finished	01/14/2025 10:46 AM
Underwriter	Queue Branch Underwriting (q		
Documents			

Submitting to UW: Corporate UW

If items are needed to be cleared or documents need to be reviewed by Corporate Underwriting, you will need to Finish the Processing milestone. Use the magnifying glass to select **Corp UW** and Finish the milestone.

You will need to make notes in the conversation log of what is to be reviewed.

The screenshot displays a loan processing application interface. At the top, a header bar shows loan details: 6405 North Lois Drive, Tampa, FL 33634; Loan #: 000100236; LTV: 90.000/90.000/90.000; Rate: 7.625%; Est Closing: 01/30/2025 02:19 PM; Loan Amount: \$450,000.00; DTI: 31.007/32.301; and an 'Expired!' status. Below the header, there's a 'Processing Worksheet for Processor User' section with fields for 'Corp UW' (Queue Corporate Underwriting), 'Loan Processor' (Processor User (processor)), and 'Underwriter' (Queue Branch Underwriting (q-)). A 'Days to Finish' field is set to -23. A 'Finished' checkbox is present. A 'Select Loan Team Member' dialog box is open, showing a table with two rows: 'q-uw-branch' (Branch Underwriting Queue) and 'q-uw-corp' (Corporate Underwriting Queue). A red arrow points to the 'q-uw-corp' row, and a red box with text 'Select the queue you'd like to submit to. Corp UW Branch UW' is overlaid on the dialog. The background interface includes a left sidebar with 'Alerts & Messages' and 'Log' tabs, and a bottom section with 'Forms', 'Tools', and 'Services' tabs.

User ID	Last Name	First Name
q-uw-branch	Branch Underwriting	Queue
q-uw-corp	Corporate Underwriting	Queue

Select the queue you'd like to submit to.
Corp UW
Branch UW

Interactive Demonstration: Submitting to UW



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Thank you



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