



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

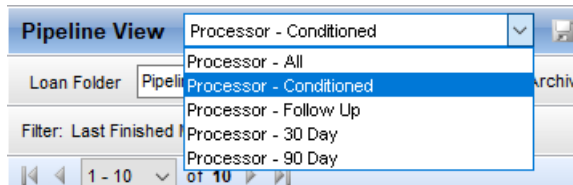


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Pipeline

- ▶ 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



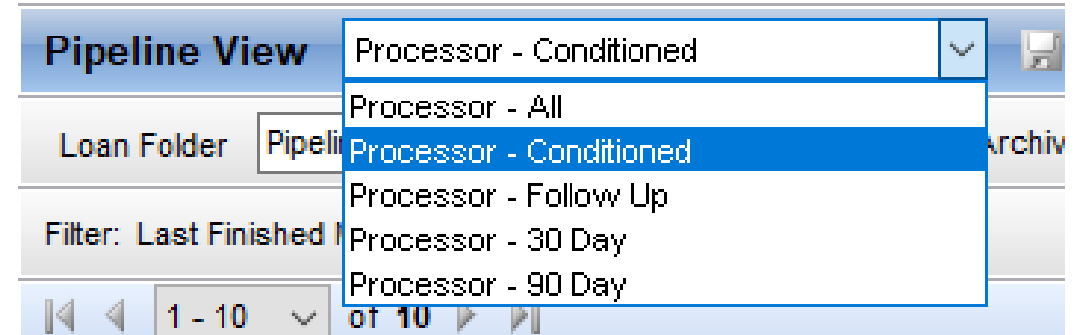
Pipeline views have been created for each role. These can be customized by everyone individually.

A screenshot of the 'Pipeline View' table in a software application. The table displays loan information with columns for Alerts, Mess, Linked, Loan Number, Borrower Name, Application Date, Loan Amount, Note Rate, Lock & Request Status, Lock Expiration Date, TPO Un, Last Finished Milestone, Next Expected Milestone, and Underwriter. The 'Last Finished Milestone' column is highlighted in yellow and shows a dropdown menu with 'Processing' selected. The table contains three rows of data, each with a red alert icon and a green mess icon in the first two columns.

Alerts	Mess	Linked	Loan Number	Borrower Name	Application Date	Loan Amount	Note Rate	Lock & Request Status	Lock Expiration Date	TPO Un	Last Finished Milestone	Next Expected Milestone	Underwriter
7	1		000100173	Firstimer,	01/08/2025	440,000.00	7.000	(2)	02/28/2025		Processing	Cond. Review	
6	2		000100202	Loanseeker,	01/15/2025	600,000.00	6.500				Processing	Cond. Review	
3			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



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Processing Milestone



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Processor Milestone: Conditional Approval

Cond. Approval on 04/21/25

Role	User	Days to Finish	Finished
Loan Assistant	Loan Officer Assistant (loa)	0	<input type="checkbox"/>
Corp UW	Underwriter User (underwriter)		<input checked="" type="checkbox"/>
Loan Processor	Processor User (processor)		<input type="checkbox"/>

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

7 Alerts & Messages Log

File Started04/21/25

Application Finished04/21/25

Submitted04/21/25

Cond. Approval finished04/21/25

Processing04/24/25

Cond. Review04/29/25

Clear to Close05/01/25

Ready for Docs05/03/25

Docs Out05/04/25

Funding05/08/25

Post Closing05/08/25

Purchasing05/13/25

Completion06/12/25

FormsToolsServices

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 UWUnderwriter User (underwriter)

Loan ProcessorProcessor User (processor)

UnderwriterQueue Branch Underwriting (q)

Days to Finish-1704/24/2025 10:20 AM

☐ Finished

DocumentseFolder

☐ 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 FieldsGo to FieldsField Summary

File Contacts SettlementAgent 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	1		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, FH/	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

Reviewing a loan

- 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

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 **jyates@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

Housing ☒

Foreign Address

Street Address **1630 N Talman Ave**

Unit Type

Unit #

City

State

Zip

Country

How Long at Current Address

Housing ☒

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

AccountChek 3 in 1

Order Fraud

Order Appraisal

Order Flood

MI 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

Borrower First-Time Homebuyer? **Yes**

Co-Borrower First-Time Homebuyer? **No**

Monthly Payment **2,210.00 / Month**

Monthly Housing Expense

C

Reviewing a loan

- Review documents, UW conditions and Income & Credit analyzer

Documents			
Documents View			
Document Group (All Documents)			
Documents (84)			
Att	For	Name	Description
		1003 - URLA	
		2015 Settlement Service Provider List	
		Acknowledgement of Intent to Proceed	
		Acknowledgement of Receipt of Loan Est...	
		Affiliated Business Arrangement Disclosure	Affiliated Business Disclosure
		Bank Statement	Wells Fargo Statements
		Bank Statement	
		Borrower Consent to the Use of Tax Retu...	
		Borrower Certification & Authorization	
		Builders Ce	
		Change of	
		Checks	
		Compliance	
		Compliance	
		Compliance	
		Compliance Report	
		Compliance Report	
		Compliance Report	
		Compliance Report	
		Compliance Report	
		Cover Letter	
		Credit Report	Credit Report
		Credit Score Disclosure	

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

ATR/QM

Doc Groups

Assets
Needs List - Initial Underwriting

Available

☒ WebCenter ☒ TPO Port

Tracking

Status

Comments

Days to Receive

Days to Expire

30 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	<input checked="" type="checkbox"/>
test bank statement for encompass train	05/06/25 10:33 AM	<input checked="" type="checkbox"/>
test bank stmt.pdf	05/06/25 10:33 AM	<input checked="" type="checkbox"/>
test bank stmt 2.pdf	05/06/25 10:33 AM	<input checked="" type="checkbox"/>

test bank statement for e...

1

2

3

test bank statement for e...

Remember you can have multiple files in each document folder.

Wells Fargo

Primary account n

ended Statem

February 23, 2010 March 19

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 acc

check card, credit card and Bill Pay service and automatically organizes it in

familiar categories. It also allows you to set budgeting goals and monitor you

progress. Enroll in or log on to Online Banking and click the My Spending Re

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 t
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
Original URLA signed and dated by mortgage originator and borrower(s).	1	Original URLA signed and dated by mortgage originator and borrower(s).
Homeowner's hazard insurance policy or dec page with correct mortgagee clause to	1	Homeowner's hazard insurance policy or dec page with correct mortgagee clause to
Life of Loan flood certificate to indicate if property is in a flood zone	1	Life of Loan flood certificate to indicate if property is in a flood zone
Final Inspection For Completion Per Specs And Plans	0	Final Inspection For Completion Per Specs And Plans
A certification of completion is required to verify the home improvements have been co	0	A certification of completion is required to verify the home improvements have been co
Initial Notice To Homebuyers Informed Choice To Be Signed And Dated By Borrower	0	Initial Notice To Homebuyers Informed Choice To Be Signed And Dated By Borrower
Evidence of Clear LDP And GSA For All Parties In Transaction	0	Evidence of Clear LDP And GSA For All Parties In Transaction
Initial FHA 92900A to be signed and dated by borrower	0	Initial FHA 92900A to be signed and dated by borrower
Initial Identity Of Interest to be completed, signed and dated by borrower	0	Initial Identity Of Interest to be completed, signed and dated by borrower
Initial For Your Protection Obtain A Home Inspection disclosure to be signed and dated	0	Initial For Your Protection Obtain A Home Inspection disclosure to be signed and dated
Provide borrowers with copy of FHA Conditional Commitment prior to closing	0	Provide borrowers with copy of FHA Conditional Commitment prior to closing
Provide fully validated case assignment with clear CAIVRS	0	Provide fully validated case assignment with clear CAIVRS
Provide evidence of clear CAIVRS for all borrowers	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
Provide evidence builder has enrolled new construction property in a HUD acceptabl	0	Provide evidence builder has enrolled new construction property in a HUD acceptabl
ROS copy of unexpired driver's license.	1	ROS copy of unexpired driver's license.
Verify that all DRIVE 'high' and 'medium' conditions have been cleared.	2	Verify that all DRIVE 'high' and 'medium' conditions have been cleared.
Provide legible copy of driver's license or other acceptable form of identification	0	Provide legible copy of driver's license or other acceptable form of identification
Provide fully executed building contract, plans, specs, and itemization costs.	0	Provide fully executed building contract, plans, specs, and itemization costs.
Provide certificate of occupancy from municipality.	0	Provide certificate of occupancy from municipality.
Provide building permit issued by local governing authority	0	Provide building permit issued by local governing authority
Provide all pages of banks statements for account at Wells Fargo for a two month per	3	Provide all pages of banks statements for account at Wells Fargo for a two month per
All automated underwriting conditions are satisfied.	3	All automated underwriting conditions are satisfied.
Automated underwriting figures must agree with all aspects of closing information.	3	Automated underwriting figures must agree with all aspects of closing information.
Final AUS findings to reflect the approved appraised value.	3	Final AUS findings to reflect the approved appraised value.
Provide fully complete FNMA 1004C - Appraisal must be reviewed and approved by underwriter	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)

Details

Name
Bank Statements

Internal Description
Provide all pages of banks statements for account at _____ for a _____ 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

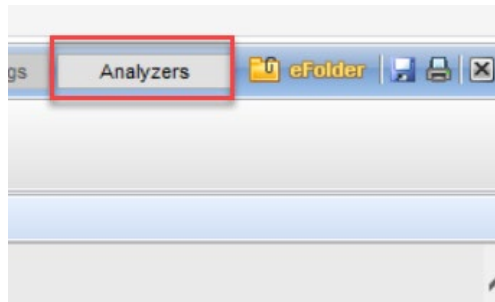
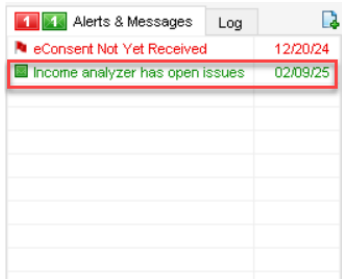
External ID

☒ Print Internally ☒ Print Externally

View Tracking Owners

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

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

ANZ LIFE INSURANCE COMPANY
GOLDEN HILLS DRIVE
SEAPOLIS, 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*

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, the 'Condition Sets' dropdown 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 red box also highlights the 'Add Condition' dialog, which is open. The dialog has an 'Add From' section with 'Conditions List' selected. Below this, the 'Add Blank Condition' section shows 'For Borrower Pair' set to 'All', 'Condition Type' set to 'Commitment', and 'Condition Name' set to 'Enter Condition Name'. The 'Add' button is highlighted.

Select from Commitment Conditions list OR add a Blank condition

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**

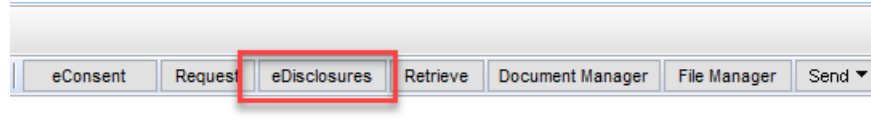


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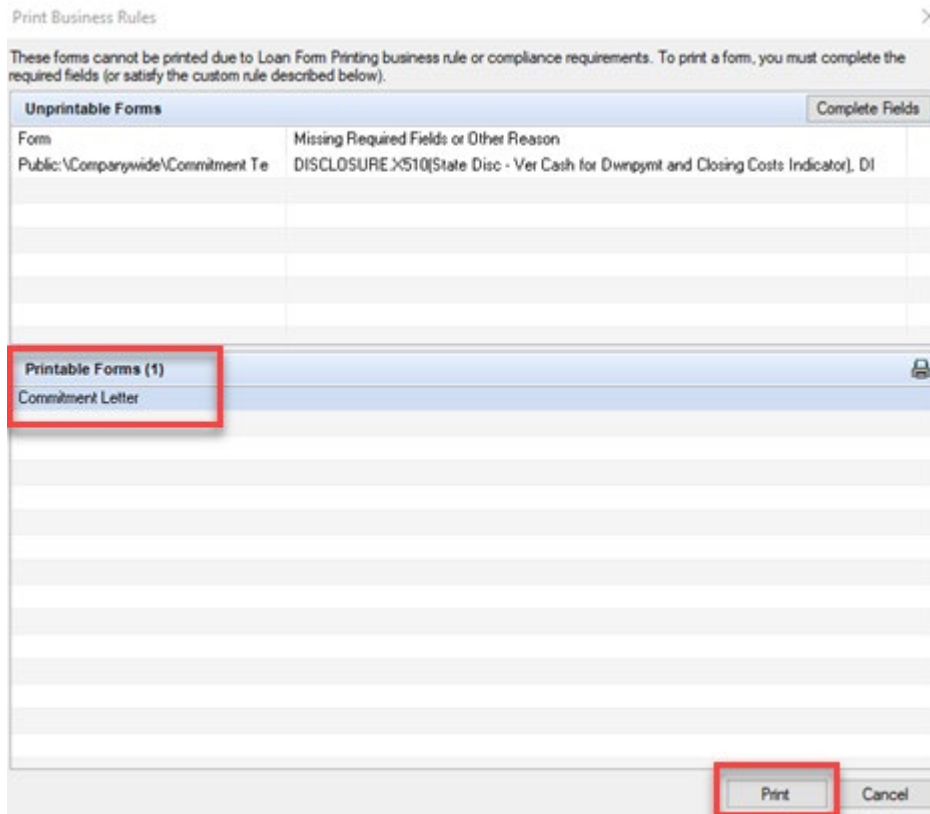
Issuing a Commitment Letter: Steps

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

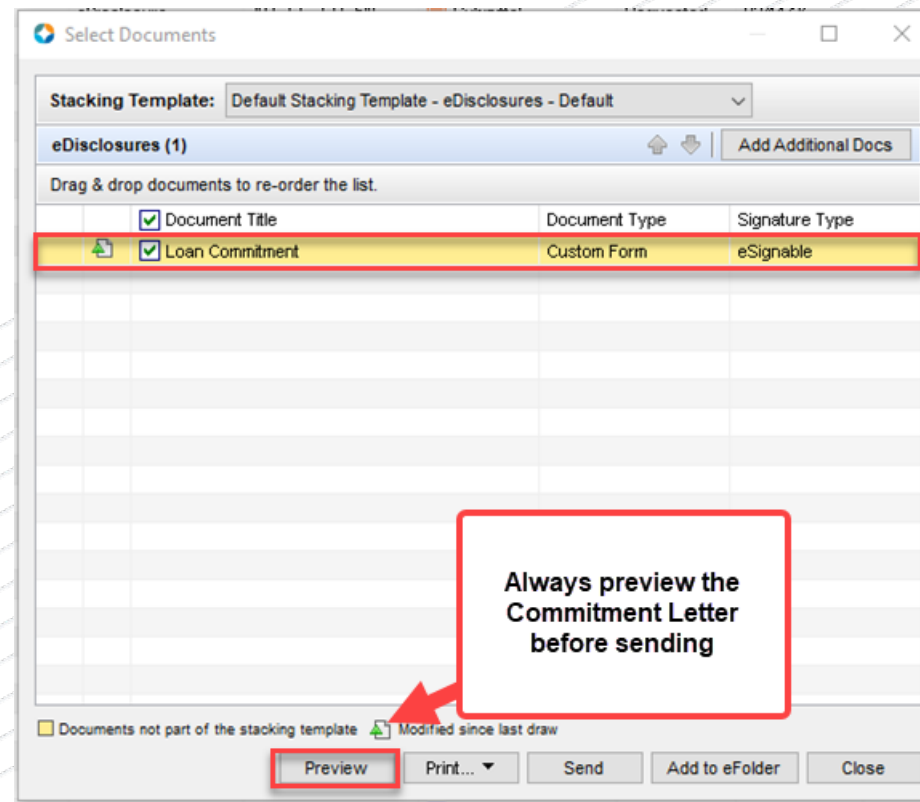


A screenshot of a software interface's top navigation bar. It contains several buttons: 'eConsent', 'Request', 'eDisclosures', 'Retrieve', 'Document Manager', 'File Manager', and a 'Send' dropdown menu. The 'eDisclosures' button is highlighted with a red rectangular box.

- Print & preview the **Commitment Letter**



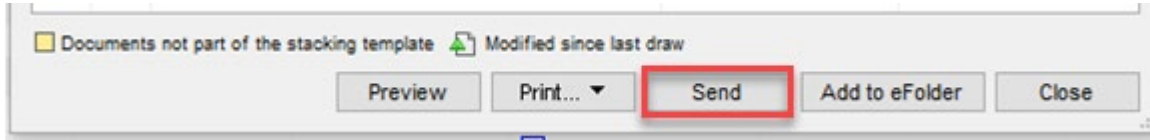
A screenshot of a 'Print Business Rules' dialog box. It has a title bar with a close button. The main text states: 'These forms cannot be printed due to Loan Form Printing business rule or compliance requirements. To print a form, you must complete the required fields (or satisfy the custom rule described below)'. Below this is a table with two columns: 'Form' and 'Missing Required Fields or Other Reason'. The first row shows a form path and a reason related to 'DISCLOSURE X510'. At the bottom, there is a section titled 'Printable Forms (1)' which contains a single entry 'Commitment Letter'. This section is highlighted with a red box. At the very bottom, there are 'Print' and 'Cancel' buttons, with the 'Print' button also highlighted by a red box.



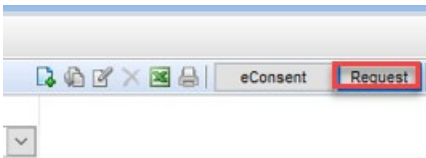
A screenshot of a 'Select Documents' dialog box. It features a 'Stacking Template' dropdown set to 'Default Stacking Template - eDisclosures - Default'. Below this is a section titled 'eDisclosures (1)' with an 'Add Additional Docs' button. A table lists documents with columns for checkboxes, document titles, document types, and signature types. The row for 'Loan Commitment' is highlighted with a red box. At the bottom, there are 'Preview', 'Print...', 'Send', 'Add to eFolder', and 'Close' buttons. A red callout box with the text 'Always preview the Commitment Letter before sending' has an arrow pointing to the 'Preview' button.

Issuing a Commitment Letter: Steps

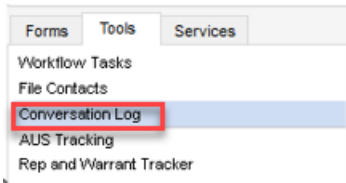
- Send **Commitment Letter** to borrowers



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



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



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Interactive Demonstration:

Reviewing a loan & issuing a Commitment Letter



M/I FINANCIAL, LLC

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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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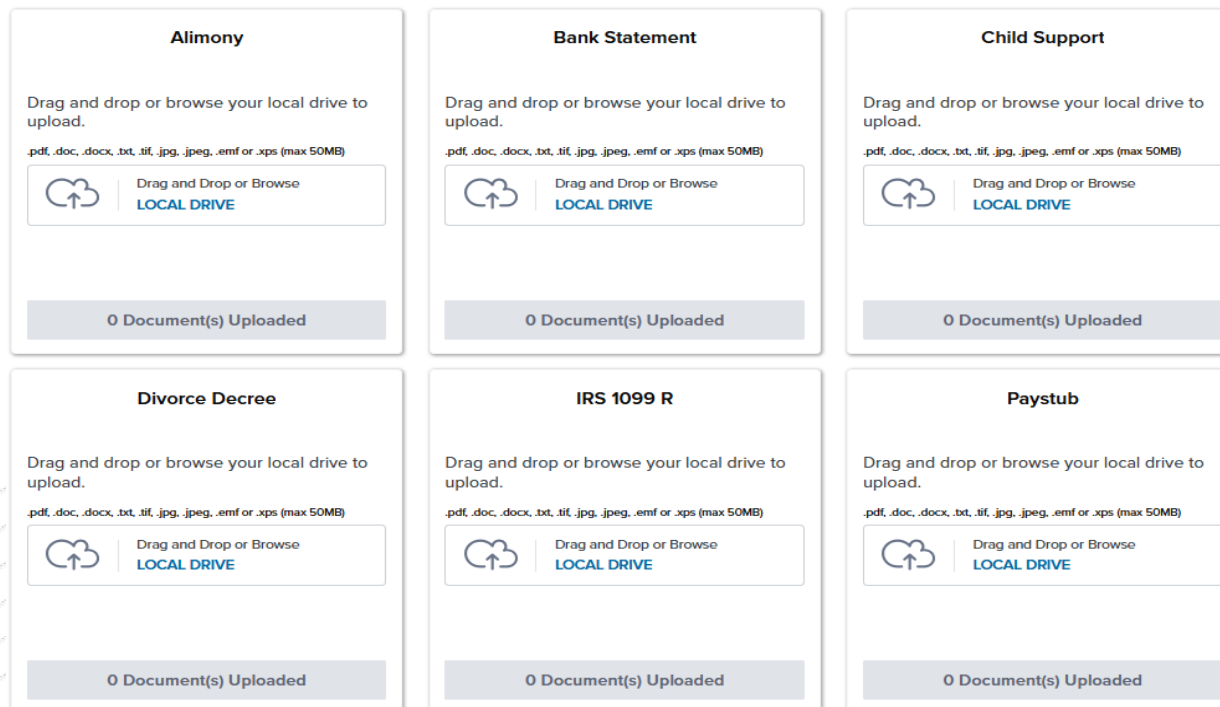
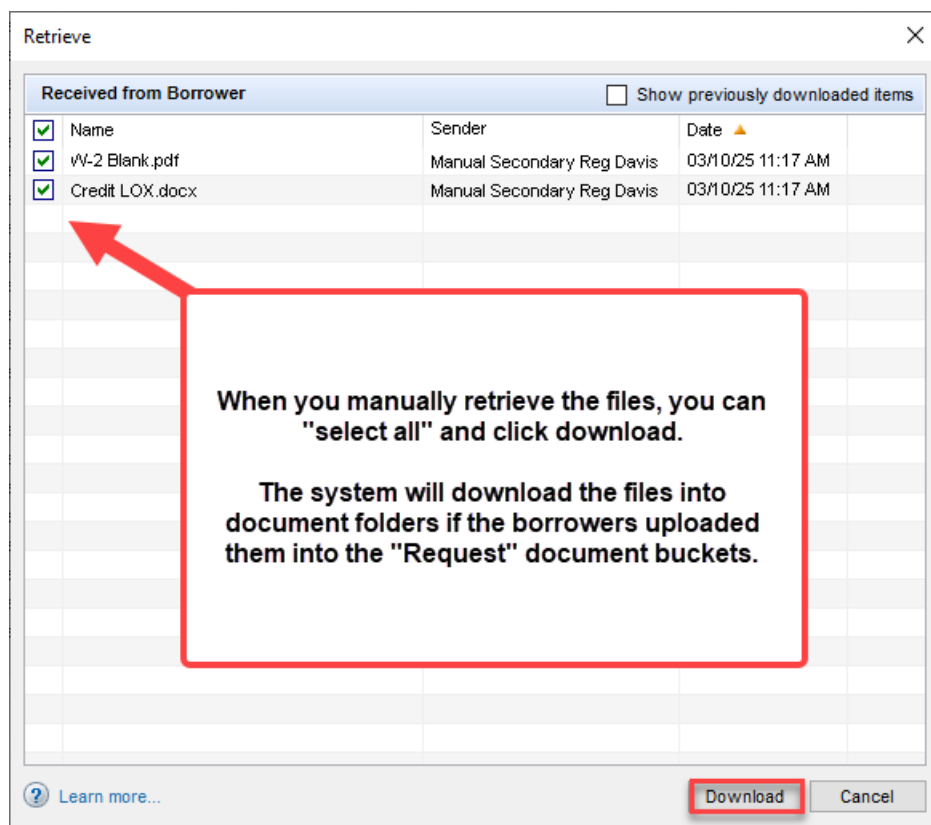
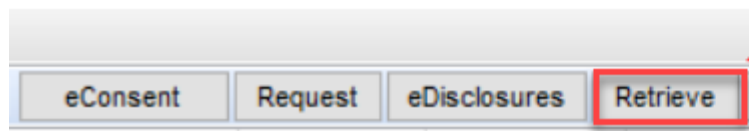
A Subsidiary of M/I Homes, Inc.

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.



Processing the loan

File Manager

Unassigned

Name	Date
W-2 Blank.pdf	05/13/25 10:47 AM
Credit LOX.docx	05/13/25 10:47 AM

Select a file above and drag it to a document below

Documents

Stacking Order: None

Name	For Borrower Pair
Bank Statement	Manual Second R...
Compliance Report	Manual Second R...
FHA Case Number Assignment	Manual Second R...
Flood Certificate	Manual Second R...
Investment Statement	Manual Second R...
IRS 1098	Manual Second R...
IRS 1099 R	Manual Second R...
IRS-W2	Manual Second R...
Mortgage Insurance Quote	Manual Second R...
Mortgage Statement	Manual Second R...
Paystub	Manual Second R...
Pension Award Letter	Manual Second R...
Profit and Loss Statement	Manual Second R...
Property Insurance Policy	Manual Second R...
Property Tax Bill	Manual Second R...
Purchase Agreement	Manual Second R...
Rental Agreement	Manual Second R...
Retirement Statement	Manual Second R...

W-2 Blank.pdf (1 pages)

22222 Void ☐ a Employee's social security number For Official Use Only OMB No. 1545-0008

b Employer identification number (EIN)	1 Wages, tips, other compensation	2 Federal income tax withheld
c Employer's name, address, and ZIP code	3 Social security wages	4 Social security tax withheld
	5 Medicare wages and tips	6 Medicare tax withheld
	7 Social security tips	8 Allocated tips
d Control number	9	10 Dependent care benefits
e Employee's first name and initial	Last name	Suff.
	11 Nonqualified plans	12a See instructions for box 12
	12b	12c
	12d	
f Employee's address and ZIP code		
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax
	18 Local wages, tips, etc.	19 Local income tax
		20 Locality name

W-2 Wage and Tax Statement 2013

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

Department of the Treasury—Internal Revenue Service For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions. Cat. No. 10134D

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

Credit LOX.docx (1 pages)

Learn more... Close

Processing the loan

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

1

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

ATR/QM

Doc Groups

Assets
Needs List - Initial Underwriting

Available

☒ WebCenter ☒ TPO Portal ☒ EDM Lenders

Tracking

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

Files

Name	Date	Current Version
test bank statement for encompass train	05/06/25 10:33 AM	<input type="checkbox"/>
test bank statement for encompass train	05/06/25 10:33 AM	<input type="checkbox"/>
test bank stmt.pdf	05/06/25 10:33 AM	<input checked="" type="checkbox"/>
test bank stmt 2.pdf	05/06/25 10:33 AM	<input checked="" type="checkbox"/>

1 / 3

110%

Edit File

View Original

Download

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

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

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	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Rewards Program	<input checked="" type="checkbox"/>
Mobile Banking Auto	<input type="checkbox"/>	Transfer/Payment	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>		

Processor User

5/6/2025 10:42 AM · Public

EMD clearing 4/30/25, see page 2

Processor User

5/6/2025 10:42 AM · Internal

check deposit partial gift

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!



M/I FINANCIAL, LLC

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Processing the loan

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

Dashboard 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

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

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

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

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	<input type="checkbox"/>	<input type="checkbox"/>
Submittal	<input type="checkbox"/>	<input type="checkbox"/>
Cond. Approval	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Processing	<input type="checkbox"/>	<input type="checkbox"/>
Cond. Review	<input type="checkbox"/>	<input type="checkbox"/>
Clear to Close	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Ready for Docs	<input type="checkbox"/>	<input type="checkbox"/>
Docs Out	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Funding	<input type="checkbox"/>	<input type="checkbox"/>
Post Closing	<input type="checkbox"/>	<input type="checkbox"/>
Purchasing	<input type="checkbox"/>	<input type="checkbox"/>
Completion	<input type="checkbox"/>	<input type="checkbox"/>

Processing the loan

- Run Vendor Services
 - Mavent

Compliance Service - **Passed** Order Preview View Error List... Fee Details...

Ordered Date/Time: 03/27/2025 Ordered By: Automatic Order

Fit Width

Mavent

Customer: M/I Financial, LLC (3011372539) Review Status: **PASS**
Loan ID: 000100470 Review Date: 2025-03-27
Review ID: 3011372539000100470019291082025032 State: TX
Location: Main
Borrower: Alice Jon Test Loan Firstimer

Loan Status: **PASS** * Click on a review header hyperlink to navigate directly to that section of the review

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 Seller:
Reviewed by: branchmngn Originator:

To manually order an updated Mavent report, click

Export PDF

Adobe Export PDF

Convert PDF Files to Word or Excel Online

Select PDF File

ComplianceReport.pdf

Convert to

Microsoft Word (*.docx)


Document Language: English (U.S.) [Change](#)

Convert

Convert, edit and e-sign PDF forms & agreements

Processing the loan

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



Help X

NEW INSTANT ORDERS

RESEARCHED ORDERS

ORDER STATUS

<input checked="" type="checkbox"/>	BORROWER	ORDER TYPE	ADD OPTIONAL VALUES
<input checked="" type="checkbox"/>	Andy America	All Employers Within 24 Months (VOI)	Add Values
<input checked="" type="checkbox"/>	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

Processing the loan

- Run Vendor Services
 - Analyzer

FHA | 000100142 | FX25012 | > Data Mapper

Documents DefaultConfig

1 Paystub 01/13/2025

1 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

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

1999-6844

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

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
GI			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

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

Other Benefits and Information	this period	total to date
Apl Balance	189.33	
Tot Work Hours	86.67	

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

, 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)

Conditions

Hide Cleared

⌵

⌵

▼ 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

2209: Borrower 1 (Income)

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

0/3000

Add comments or resolution explanation

Comments Optional

Remove From Order

Submit Order

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

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** [Edit](#)
Borrower
C: 859-653-1228
kbrown-stout@mihomes.com

☆ **Amy Freddie** [Edit](#)
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:	04/07/2025
Date Created:	

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

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

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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

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 Firsttimer	

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			
PROVIDERS	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
Borrower Paid Monthly (4)									
<input type="radio"/> ENACT	-	-	-	0.640000%	\$240.00	120 Months	0.200000%	\$75.00	240 Months
<input type="radio"/> NATIONAL MI	-	-	-	0.680000%	\$255.00	120 Months	0.200000%	\$75.00	240 Months
<input type="radio"/> MGIC	-	-	-	0.690000%	\$258.75	120 Months	0.200000%	\$75.00	240 Months
<input type="radio"/> 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

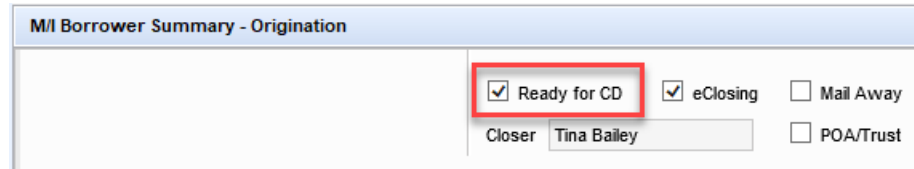
New Quotes

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.



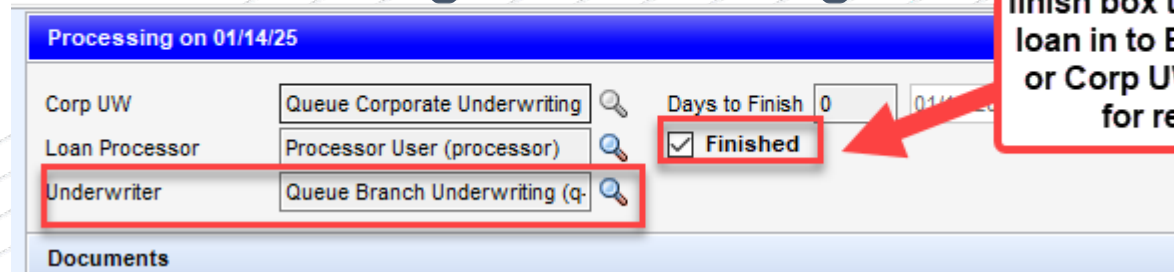
M/I Borrower Summary - Origination

<input checked="" type="checkbox"/> Ready for CD	<input checked="" type="checkbox"/> eClosing	<input type="checkbox"/> Mail Away
Closer Tina Bailey	<input type="checkbox"/> 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)	<input checked="" type="checkbox"/> 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

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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
- Update the **file contacts** for HOI, PMI, etc.
- Add notes to the **conversation log** for closer.
- Check the **Ready for CD** box.



M/I FINANCIAL, LLC

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Ready for CD

- 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

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



M/I FINANCIAL, LLC

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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
1001. Initial Deposit For Your Escrow Account	1,608.75			1,608.75
<input checked="" type="checkbox"/> Property Taxes				
<input checked="" type="checkbox"/> Homeowner's Insurance				
<input checked="" type="checkbox"/> Other <input type="text" value="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	5 mths @ \$ 125.00			625.00
1008.	To mths @ \$			
1009.	To mths @ \$			
1010. USDA Annual Fee	To mths @ \$			
1011. Aggregate Adjust.	-806.25			

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

- Update the **file contacts** for HOI, PMI, etc.
- Add notes to the **conversation log** for closer.

Ready for CD

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

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

Hazard Insurance

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

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

Date	User ID	Name	Company	Follow Up Ne
02/14/25	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)

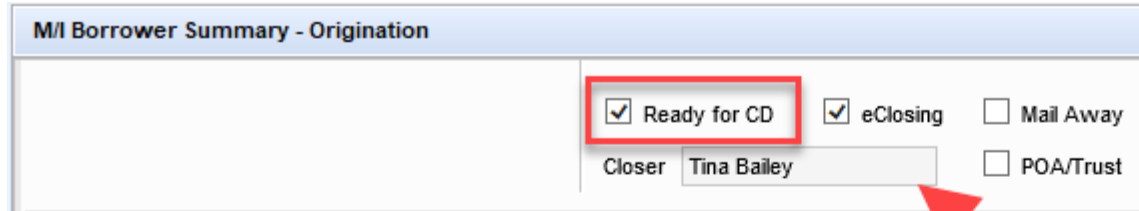
Name: reviewed

Company: reviewed

New Comments

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.



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Interactive Demonstration:

Processing a loan & Ready for CD



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

Submitting to UW: Branch & Corp UW



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

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**



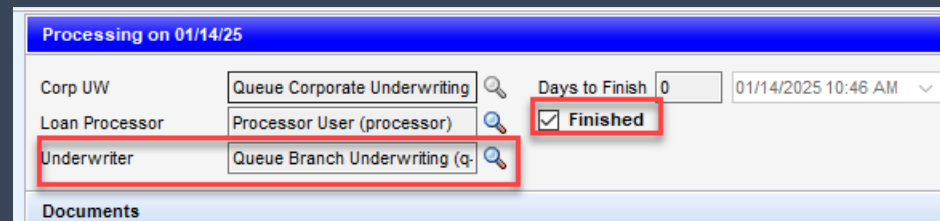
M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

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	01/14/2025 10:46 AM
Loan Processor	Processor User (processor)	<input checked="" type="checkbox"/>	Finished	
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. At the top, a header bar shows property information (6405 North Lois Drive, Tampa, FL 33634), loan details (Loan #: 000100236, Loan Amount: \$450,000.00, LTV: 90.000/90.000/90.000, Rate: 7.625%, DTI: 31.007/32.301), and status (Expired!). Below this is 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, and a 'Finished' checkbox is present. A 'Select Loan Team Member' dialog box is open, showing a table of users. A red arrow points to the 'q-uw-corp' row, which is highlighted. A red box with text points to the 'q-uw-corp' row, indicating the selection of the queue for submission.

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