



Encompass Vendor Services



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Vendor Services

- AUS
- ICE Fees
- Income & Credit Analyzers: Basics
- Verification & Vendors:
 - Work Number
 - TrueWork
 - AccountChek
 - DataVerify
 - MI Center
 - Transcript & SSA Requests
 - CoreLogic
 - Factual Data
- Mavent (Compliance)
- Appraisal Orders: Reggora



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Automated Underwriting (AUS)



M/I FINANCIAL, LLC

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Services – DU/LP

Home Pipeline Loan Contacts Dashboard Reports

Borrowers Patrick and Lorraine Purchaser Open Web View Search AllRegs eFolder Print Close

1234 MI Way
Cypress, TX 77433

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 Order Preview View Error List... Fee Details...

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

FAIL
2025-02-
TX

Location: Main
Borrower: Patrick Purchaser

Loan Status: **FAIL**

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

☐ Show in Alpha Order

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

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**

ICE Fees



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

ICE Fees

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

Click "ICE Fees"

ICE Fees should be run every time the loan is updated: Sales Price, Loan Amount changes, etc.

ICE Fee Solutions - Fee Request

Fee Services

- ☒ Mortgage
- ☒ Deed
- ☐ Assignment
- ☐ Release
- ☐ Subordination
- ☐ Power of Attorney
- ☐ Property Tax
- ☒ Title Fees
- ☐ Inspection Service

Mortgage Pages

Deed Pages

Consideration Amount

Questions

Q50 Is this transaction being recorded electronically? Yes ☒ No ☐

Title Fee

Use Simultaneous Rates ☒ Yes ☐ No

☒ Lender's Policy Current Policy Amount

☒ Owner's Policy Current Policy Amount

Policy Type ☒ New ☐ Reissue

Click "Submit"

Click "Import." This will push your fees into the 2015 Itemization screen

Income & Credit Analyzers

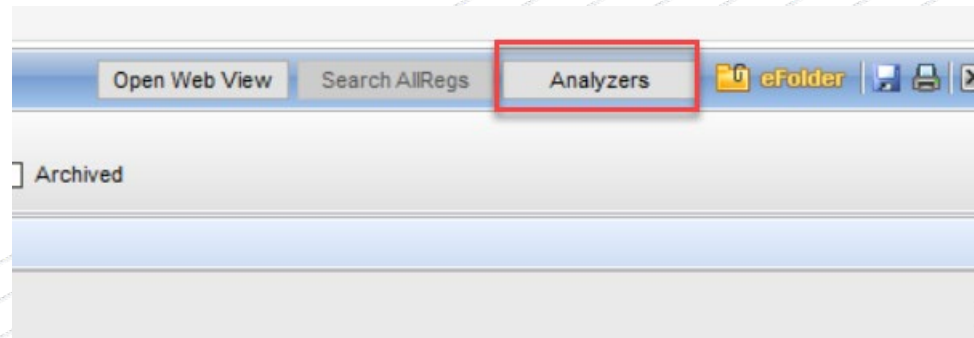
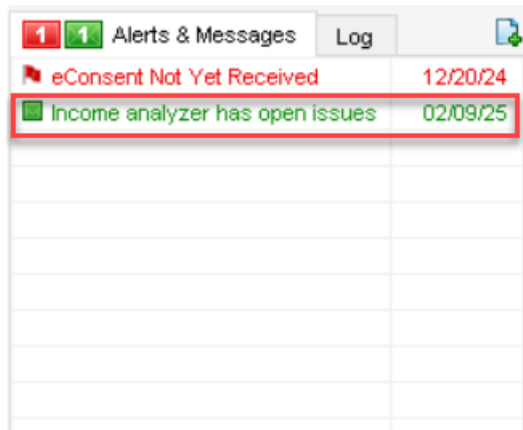


M/I FINANCIAL, LLC

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Services - Analyzer

- The **Income and Credit Analyzer** is an exciting integration that will automatically analyze Income documentation and credit reports, as they become available in our loan.
- The Analyzer will **automatically trigger** once it's received sufficient information/documentation on the file. You will receive a message notification and see the analyzer button appear on the work area header.

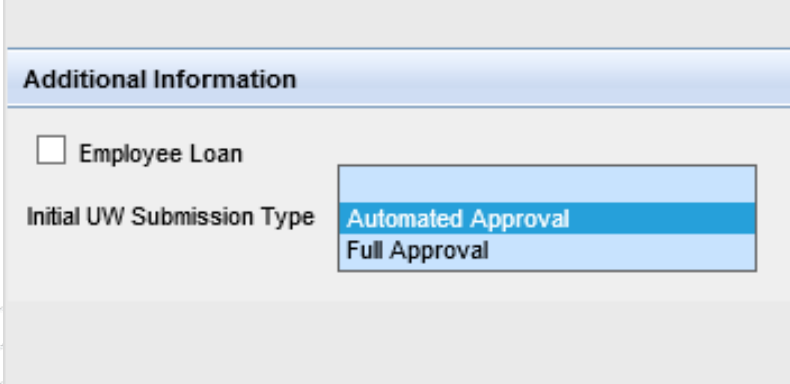


Income & Credit Analyzer

- The **Income and Credit Analyzer** should be reviewed by the Loan Officer, prior to submittal and then again during **each** review (processing, Branch UW).

If the **most** conservative income calculated by the analyzer is used, then, **Automated Approval** is appropriate.

If the branch wishes to use a higher calculation from the analyzer (or otherwise), the branch will need to document the file and submit to Corp UW as a **Full Approval**



The screenshot shows a web form titled "Additional Information". It contains a checkbox labeled "Employee Loan" which is currently unchecked. Below this is a label "Initial UW Submission Type" followed by a dropdown menu. The dropdown menu is open, showing two options: "Automated Approval" (highlighted in blue) and "Full Approval".



M/I FINANCIAL, LLC

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Services - 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.

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

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
Gtl			9.20	193.20
Aip Bonus				4,763.00
Freeshare Imp				511.85
Gross Pay			\$2,726.87	62,298.10

Deductions

Statutory

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

ALICE SMITH
1234 MAIN STREET
EAPOLIS, MN 55416
123-456789

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:

Services - Analyzer

FHA | 000100142 | FX25012 | Alok Bhalla > Income Analyzer

Locked

INCOME TOTAL MONTHLY **\$5,774.64**

Summary

Summary

Alok Bhalla

GENERATE WORKSHEET

7 out of 70 Failed

☒ Failed (7) ☐ Waived (0) ☐ All (70)

^ Alok Bhalla

! Is the FHA case number assignment date within the last 6 months?

! Does the property address on the Loan Application and FHA Case Number...

! Are the SSI Tax Calculations on the paystub consistent with current tax...

! Do the income amounts in the LOS match the income amounts used for...

! Does the case number date in the LOS match the assigned date on the FHA...

! Does the borrower's name on the FHA Case Number Assignment Document...

! Is the bonus income trend within the allowable tolerance?

TOTAL ADJUSTED MONTHLY INCOME

\$5,774.64

Base Pay: \$5,412.39 Bonus: \$362.25

\$5,774.64

Clicking "Generate Worksheet" pushes a copy of income WS into the eFolder

Income & Credit Analyzer

Income

EMPLOYMENT

RESTORE DEFAULTS

\$7,490.37

BASE PAY

Salary

\$6,850.00

Annual Trending

	2024	2023	2022
Total Months Worked	10.97 months	12 months	12 months
Avg Base Pay Income	\$6,850.00	\$6,523.35	\$5,923.84
Trending	▲ 5.01%	▲ 10.12%	—

Hartford Financial Services Group, Inc.] Primary

9/8/15 - Present

Pay Frequency

Gross Base Pay

(E)VOE Avg Hours / Period

Projected Monthly Income

Months Paid Per Year (seasonal/teachers)

Actual YTD Avg Income

Months Worked

Period End Date

2024

EVOE

Annually

\$82,200.00

—

☒ \$6,850.00

☐ \$6,796.72

10.97

11/29/2024

2023

EVOE

—

\$78,280.14

—

☒ \$6,523.35

☐ \$6,796.72

12

2023

2022

EVOE

—

\$71,086.12

—

☒ \$5,923.84

☐ \$6,796.72

12

2022

As a Branch UW it is important that we ensure our loan officers are correctly submitting loans for review, based on the criteria set forth by UW.

Remember, if we are not using the default income (most conservative) from our income analyzer, the loan MUST be initially submitted as a full approval.

Income & Credit Analyzer

Hartford Financial Services Group Inc. [Hartford Financial Services Group, Inc.] Primary
9/8/15 - Present

Pay Frequency

Gross Base Pay

(E)VOE Avg Hours / Period

Projected Monthly Income

↳ Months Paid Per Year (seasonal/teachers)

Actual YTD Avg Income

↳ Months Worked

Period End Date

In this case the default income for the loan was \$6,796.72. If the branch wishes to use the higher projected income of \$6850, it must be documented and submitted to Corp UW

2024 ☒

EVOE

Annually

\$82,200.00

—

☐ \$6,850.00

—

☒ \$6,796.72

10.97

11/29/2024

Corp UW will review the submission and determine if we have sufficient documentation to justify the higher income

Services - Analyzer

FHA | 000100093 | FX24121 | ... > Credit Analyzer

? In Progress

OPT-OUT

CREDIT

CREDIT
SCORE **710**

Credit Summary

Summary

GENERATE WORKSHEET

33 out of 162 Failed

☒ Failed (33) ☐ Waived (2) ☐ All (162)

^ Alice Firstimer

! Does the date of birth on the Credit Report match the date of birth on the...

! Is the representative score accurately indicated in the LOS?

! Has the borrower provided evidence of their valid SSN?

! Are the payments of the closed-end debts which were omitted less than 5%...

^ Tania Fajardo Vivanco

CREDIT SCORE

710

Credit Report Date: 01/11/2025

Credit Reference ID: 999999991919991

Alice F.

Equifax: 715 TransUnion: 710 Experian: 703

The credit analyzer will call our items that need to be addressed.

Credit Reference ID: 999999991919991

TransUnion: None Experian: None

CREDIT SUMMARY

Mortgage

Installment

Revolving

Collection

Payment

0

123

44

0

Balance

0

2600

437

0

Limits

0

4400

1000

0

Trades: Total Open 30 60 90+

0 0 0 0 0

2 1 1 0 0

2 1 2 1 1

0 0 0 0 0

A subsidiary of M2 Homes, Inc.

Work Number



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Services – Work Number

[Home](#) [Pipeline](#) [Loan](#) [Contacts](#) [Dashboard](#) [Reports](#)

Borrowers

Patrick and Lorraine Purchaser

[Open Web View](#) [Search AllRegs](#) [eFolder](#)

1234 MI Way
Cypress, TX 77433

1st Loan #: 000100305
Loan Amount: \$425,000.00

LTV: 85.000/85.000/85.000
DTI: 14.127/15.200

Rate: 7.625%
Not Locked

Est Closing Date: 03/28/2025
FS: Austin WebApps

☐ Archived

1 Alerts & Messages Log

Compliance Review - Did Not Pass 02/17/25

eConsent Accepted - Lorraine Pur 02/17/25

eConsent Accepted - Patrick Purc 02/17/25

Loan document uploaded 02/17/25

Loan document uploaded 02/17/25

Loan document uploaded 02/17/25

Documents esigned 02/17/25

Forms Tools Services

» 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

Compliance Service - Did Not Pass

[Order](#) [Preview](#) [View Error List...](#) [Fee Details...](#)

Ordered Date/Time 02/17/2025

Verifications

My Providers All Providers

Select a provider and click Submit.

Equifax Verification Services (API Version) Partner Connect

Truwork - Verification of Income and Employment Partner Connect

AccountChek 3n1 (VOA/VOIE) Partner Connect

Submit

Cancel

Borrower: Patrick Purchaser

Loan Status: **FAIL**

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

Select Verification you would like to complete: Work Number. Truwork and AccountChek are currently available.

Services – Work Number




NEW INSTANT ORDERS RESEARCHED ORDERS ORDER STATUS


<input 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"/>	Amy America	All Employers Within 24 Months (VOI)	Add Values

Select the borrower
(s) you'd like to run
Work Number on

Click "Place Order"

Services – Work Number










[Help](#) 

NEW INSTANT ORDERS

RESEARCHED ORDERS

ORDER STATUS




STATUS	BORROWER	EMPLOYER	ORDER TYPE	ORDER NUMBER	UPDATED			
Complete	Amy America	All Employers	All Employers Within 24 Months (VOI)	970897328001	5/20/2025, 8:58:50 AM			
						1	--	
Complete	Andy America	All Employers	All Employers Within 24 Months (VOI)	970897339620	5/20/2025, 8:58:50 AM			
						1	--	

Click the hyper-link to open the document and view the VOE


Document Viewer


1 / 5


70%




Download








Zoom Out



VERIFICATION SERVICES

AMY AMERICA xxx-xx-2222

 CURRENT AS OF: 06/10/2025

ORDER INFORMATION

Verified On: 05/20/2025

Verification Type: VOI

Permissible Purpose: Consumer's application for credit

Reference Number: 970897328001

Tracking Number: 0899306c-a52a-4b42-a04e-0702ad01615c

EMPLOYER

Employer: Enterprise USA (80001)

Address1: 11432 Lockland Rd

Address2: Data not provided

City: St. Louis

State: MO

Zip Code: 63148

Employer Disclaimer: employer. This is a test company note. This field contains information that the Employer would give about all Employees.

TESTING?

EMPLOYMENT

Cancel

TrueWork



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Services – TrueWork



Close



Set up your Truework account

Welcome to Truework! Looks like you haven't set up your Truework credentials in Encompass. Here're two ways to get you started:

1 Add your **Truework credentials** in Encompass.

2 If you forgot your Truework password, **click here to reset your password** and then **add your credentials** in Encompass.

Don't have Truework credentials or need help? That's ok! Email **teams@truework.com** to get you set up.

For something else, please contact us at **support@truework.com**

Please include the request id

138470704676252576578289577046540872485 with your support request

The first time you run Truework, you will need to login using your credentials



Services – TrueWork



My Requests

Start a New Verification

Close

Step 1 of 2

Start a Verification Request

Select all employers you'd like to verify.

☒ Select All ☒ Select All Current ☐ Select All Past

Borrower: Alice Firstimer

☒ Current Employment - MI Homes 2001-Current

Optional: Add a note for MI Homes verification

Cancel

Continue

Select "Start a new verification" then click "Continue"

Services – TrueWork



My Requests

Start a New Verification

Close

Step 2 of 2

Additional Information

Select the type of verification and upload authorization forms for all borrowers selected from the previous step.

Verification Type

- ☒ **Employment Only**
A report verifying an employee's job title, employment status, and dates of employment
- ☐ **Income and Employment**
A report verifying an employee's income, job title, employment status, and dates of employment

Authorization Form - All Borrowers

To prevent a delay in your request, please upload a form signed within the last 90 days.

Select your document(s) from Encompass Documents folder

Select Document(s)

Attach the borrower authorization and then click "Submit Verification Request"



Cancel

Submit Verification Request



AccountChek



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Services – AccountChek

ACCOUNTCHEK®

Exit



Log in to order service

These credentials will be saved for future use.

Verifier Username *

Verifier Password *



Cancel

Submit

The first time you run AccountChek, you will need to login using your credentials

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.

Alice Firstimer

jyates@mihomes.com

Last 4 SSN: 9991

Alerts

None

View Existing Orders (1)

Create New Order

Select "Create new order"

Please note: you can see an existing orders from this screen as well.

Services – AccountChek

Create a New Order

For Borrower: Alice Firstimer

☒ Order VOA

☐ Order VOIE

Refresh Period *
60

Transaction / Account History *
60

Submit

Select the
refresh and
transaction
period. They
default to 60
days.

☒ Order VOA

☐ Order VOIE

Refresh Period *
60

Transaction
60

Submitting...

Submit

Your request to create a new AccountChek order was successfully submitted. Order updates will only show here after you have closed out of the loan file so that Encompass can update the loan file.



M/I FINANCIAL, LLC

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Services – AccountChek

ACCOUNTCHEK®

Exit



Go Back

Alice Firstimer

jyates@mihomes.com

Last 4 SSN: 9991

Alerts

None

Import Order

Create New Order

AccountChek Order Id:

ea51708f-9d1f-f011-8b3c-000d3a991cca

Status: Opened

Days Remaining: 2

VOA

... Pending

View Order
Details

You can view Order
details

AccountChek Order Id: ea51708f-9d1f-f011-8b3c-000d3a991cca

Status: Opened

Days Remaining: 2

Resend Invite Email

Terminate Order

VOA

... Pending

Status: Not Opened ⓘ

Reports

Initial report not yet generated. Please check back later.

You can resend
invite or terminate
order

DataVerify DRIVE



M/I FINANCIAL, LLC

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Services – DataVerify DRIVE

[Home](#) [Pipeline](#) [Loan](#) [Contacts](#) [Dashboard](#) [Reports](#)

Borrowers

Patrick and Lorraine Purchaser

[Open Web View](#) [Search AllRegs](#) [eFolder](#)

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Rate: 7.625%
Not Locked

Est Closing Date: 03/28/2025
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☐ Archived

1 6 Alerts & Messages Log

Compliance Review - Did Not Pass 02/17/25

eConsent Accepted - Lorraine Pur 02/17/25

eConsent Accepted - Patrick Purc 02/17/25

Loan document uploaded 02/17/25

Loan document uploaded 02/17/25

Loan document uploaded 02/17/25

Documents signed 02/17/25

Forms Tools Services

» 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

Compliance Service - Did Not Pass

Ordered Date/Time 02/17/2025

Fraud/Audit Services

My Providers All Providers

Select a provider and click Submit.

DataVerify DRIVE (EPC) Partner Connect

Submit

Cancel

Location: Main

Borrower: Patrick Purchaser

Loan Status: **FAIL**

[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

Order

Preview

View Error List...

Fee Details...

FAIL

2025-02-17

TX

Services - DataVerify DRIVE

Encompass - Build 24.3.0.5 - https://BE11372539.ea.elliemae.net\$BE11372539 - processor - 3011372539

EncompassViewLoanFormsVerifsToolsServicesHelp

HomePipelineLoanContactsDashboardReports

Services

Order DRIVE

No order exists for this loan

Participants Included on this Loan

NAME	PARTICIPANT TYPE	LICENSE	NMLS ID	FULL ADDRESS	PHONE
M/I Financial, LLC	Lender 2		50684	4131 Worth Ave. Suite 460 Columbus, OH 43219	
Jon Hand	Loan Originator		196314		281-205-2130
M/I Homes of Austin, LLC	Seller				
settlement	Settlement Company				
Queue Corporate Underwriting	Underwriter				
M/I Financial, LLC	Lender		50684	4131 Worth Ave. Suite 460 Columbus, OH 43219	
Processor User	Processor				614-123-4567
Queue Corporate Underwriting	Underwriter 2				614-418-8000
Jon Hand	Loan Officer				281-205-2130

Services - DataVerify DRIVE

[Online Report](#)[PDF Report](#)[View/Analyze](#)

Success
Order was successfully sent.

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 (0)

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

2418: Borrower 1 (Employment)
Employer phone number type is suspicious (special service indicated not normally used for regular phone lines).

▼ Low Severity

2209: Borrower 1 (Income)**Description**

Borrower's stated income

Scoring Analysis

Reported income: \$15,000

Recommendations

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

Comment History

-

Condition Status**Comments**

Select status



Add comments or resolution explanation

0/3000

Comments Optional

[Add to Order](#)**Comment History**

Cleared

Outstanding

Open

Select status

Select status**Comments****Add comment regarding status update: Clear, Outstanding, etc.**

Add comments or resolution explanation

0/3000

Comments Optional

[Add to Order](#)**M/I FINANCIAL, LLC**

A Subsidiary of M/I Homes, Inc.

Services - DataVerify 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 ☐



2209: Borrower 1 (Income)

Condition Status

▼ High Severity

⚠ 2209: Borrower 1 (Income)
Borrower's stated income varies from income disclosed on another lender's loan.

Description
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.

Scoring Analysis
Reported income: \$15,000.00

⚠ 4200-001: Settlement Company, Consumer Name Variation (Ineligible/Watchlist)
Participant(s) name is on HIGH RISK Watchlist(s).

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

⚠ 1011: Borrower 1 (SSN)
Name(s) other than borrower showing in Credit Header history.

Comment History
-

⚠ 1021: Borrower 1 (SSN)
Social Security Number does not appear to be a valid number.

Condition Status

Comments

⚠ 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.

Cleared



Add comments or resolution explanation

0/3000

▼ Medium Severity



No Conditions Found

Comments Optional

▼ Low Severity



No Conditions Found

[Remove From Order](#)

[Submit Order](#)

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

Services - DataVerify DRIVE



DRIVE Score 301(0) High Caution	IDVerify 947(0) Pass	AppVerify 301(0) High Caution	Original Order: 02/23/2025 1:26:02 PM Last Update: 02/23/2025 1:28:06 PM Number of times scored: 1
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<div>ALL CONDITIONSORDER (0)</div> <div>Conditions<div>Hide Cleared</div><div>High Severity</div><div>2209: Borrower 1 (Income) Borrower's stated income varies from income disclosed on another lender's loan.</div><div>1042: Settlement Company, Consumer Name Variation (Ineligible/Watchlist) Participant name(s) is on the OFAC watchlist.</div><div>4200-001: Settlement Company, Consumer Name Variation (Ineligible/Watchlist) Participant(s) name is on HIGH RISK Watchlist(s).</div><div>1011: Borrower 1 (SSN) Name(s) other than borrower showing in Credit Header history.</div><div>1021: Borrower 1 (SSN) Social Security Number does not appear to be a valid number.</div><div>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.</div><div>Medium Severity</div><div>Low Severity</div><div>4005: Borrower 1 (Occupancy) Borrower(s) residence address is invalid per United States Postal Service.</div><div>2432: Borrower 1 Employer 1 (Employment) Employer address is greater than 100 miles from home address per phone directory search results.</div><div>1010: Borrower 1 (SSN) Name other than borrower prior to borrower history showing on Credit Header Search but with the same first name (possible last name change).</div></div>	<div>2209: Borrower 1 (Income)</div> <div>Description Borrower's stated income varies from income disclosed on another lender's loan.</div> <div>Scoring Analysis Reported income: \$15,000.00</div> <div>Recommendations Review income documentation. Order a 4506 tax return verification to verify income.</div> <div>Comment History 02/23/2025 1:27:59 PMxmlmifepcCleared Processor User</div> <div><div>Condition Status</div><div>Select status</div><div>Comments</div><div>Add comments or resolution explanation</div><div>0/3000</div><div>Comments Optional</div></div>
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MI Center



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

MI Center

- Using the **MI Center** tool in Encompass, you can pull PMI quotes directly from the MI companies.

The screenshot displays the Encompass software interface for a borrower named Thur Demo Davis. The top header shows the borrower's name and a dropdown menu. Below this, a summary bar includes the address (123 New Drive, Scottown, OH 45678), loan details (Loan #: BB1241000050, LTV: 100.000/100.000/100.000, Rate: 5.000%, Loan Amount: \$300,000.00, DTI: /, Not Locked), and an estimated date (Est). The main content area is divided into sections: Alerts & Messages (eConsent Not Yet Received, 10/17/24), Borrower Summary - Origination (Channel: Banked - Retail, Application Date: 10/17/2024, Current Status: Active Loan, Date: //), Borrower Information (Vesting Type: Individual, First Name: Thur Demo, Middle: , Last Name: Davis, SSN: 111-11-1111, DOB: 12/12/2000, Marital Status: Married), and Preferred Contact Method - Select All That Apply (Home Phone, Work Phone, Cell, Accept Text/SMS, Home E-mail, Work E-mail). The sidebar on the left contains a list of tools, with 'MI Center' highlighted. The bottom right corner features the M/I Financial, LLC logo and text: 'M/I FINANCIAL, LLC A Subsidiary of M/I Homes, Inc.'

Borrowers Thur Demo Davis

123 New Drive
Scottown, OH 45678

1st Loan #: BB1241000050 LTV: 100.000/100.000/100.000 Rate: 5.000% Est
Loan Amount: \$300,000.00 DTI: / Not Locked

1 Alerts & Messages Log
eConsent Not Yet Received 10/17/24

Borrower Summary - Origination

Channel: Banked - Retail Application Date: 10/17/2024
Current Status: Active Loan Date: //

Borrower Information ☐ No co-applicant **Order Fraud**

Borrower **Co-Borrower** **Copy From Borrower**

Vesting Type: Individual Vesting Type:
First Name: Thur Demo First Name:
Middle: Middle:
Last Name: Davis Suffix: Last Name: Suffix:
SSN: 111-11-1111 SSN:
DOB: 12/12/2000 DOB: //
Marital Status: Married Marital Status:

Preferred Contact Method - Select All That Apply **Preferred Contact Method - Select All That Apply**

Home Phone: Home Phone:
Work Phone: Work Phone:
Cell: 703-625-0637 Cell:
Accept Text/SMS: Accept Text/SMS:
Home E-mail: jeff.davis@ice.com Home E-mail:
Work E-mail: Work E-mail:

Forms **Tools** **Services**

Fee Variance Worksheet
Anti-Steering Safe Harbor Disclosure
Net Tangible Benefit
Compliance Review
ECS Data Viewer
MI Center
Status Online
Amortization Schedule
Co-Mortgages

Social Security Number Verification

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

MI Center

MI Center

Mortgage Insurance Center / Compare Rate Quotes

View By ☒ Product ☐ Provider

Arch		Enact		Essent		MGIC		National MI		Radian	
Failed		Success		Success		Success		Success		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 Order

New Quotes

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

Transcripts & SSA Requests



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Transcripts & SSA Requests



DataVerify Verifications

Loan Information				Contact Information	
Select Borrower		Loan Number	000100593		
<div>Alice Firstimer</div>		Borrower	Alice Firstimer		
		Requester Name	<div>Catherine Monasterio</div>		
		Requester Phone	<div>813-393-5737</div>		
		Requester Email	<div>cMonasterio@mihomes.com</div>		

Order Verifications

Check Status

* For every product selected, input a minimum of one year and attach the form. Attach audit trail if not appended to form

Individual Products				
Select Products	Enter Transcript Years*		Form*	Audit Trail
<div><input checked="" type="checkbox"/> 1040 Borrower</div>	<div>2023</div>	<div>2022</div>	<div>YYYY</div>	<div>YYYY</div>
<div><input type="checkbox"/> W2 Borrower</div>				
<div><input type="checkbox"/> 1099 Borrower</div>				
<div><input type="checkbox"/> SSA Borrower</div>				

Requester Email format incorrect. Please enter valid email address and

Attach your 4506c form as well as the audit log.


CloseOrder

Transcripts & SSA Requests

Select Documents and Files

Document Groups
(eDisclosures) ▼

Browse: LOCAL DRIVE


Drop files here to upload

ALL DOCUMENTS | 1 Selected


Upload

<input type="checkbox"/>	DOCUMENT FOLDER	ATTACHED FILES	DESCRIPTION	FOR BORROWER PAIR	DOCUMENT STATUS	STATUS DATE	SOURCE	UPLOAD STATUS	
<input type="checkbox"/>	1003 - URLA	1003 - URLA.pdf		Alice Firstimer	ready to ship	04/23/2025	EFolder		
<input type="checkbox"/>	1003 - URLA	Sample LOX.pdf		Alice Firstimer	ready to ship	04/23/2025	EFolder		
<input type="checkbox"/>	Affiliated Business Arrangement Disclos	Affiliated Business Arrangement Disclosur	Affiliated Business Disclosure	Alice Firstimer	received	04/22/2025	EFolder		
<input type="checkbox"/>	Change of Circumstance Cover Letter	Change of Circumstance Cover Letter		Alice Firstimer	received	04/22/2025	EFolder		
<input type="checkbox"/>	Cover Letter	Cover Letter		Alice Firstimer	received	04/22/2025	EFolder		
<input type="checkbox"/>	Escrow Account Information	Escrow Account Information		Alice Firstimer	ready to ship	04/23/2025	EFolder		
<input type="checkbox"/>	Escrow Account Information	Escrow Account Information.pdf		Alice Firstimer	ready to ship	04/23/2025	EFolder		
<input type="checkbox"/>	Escrow Account Information	Escrow Account Information.pdf		Alice Firstimer	ready to ship	04/23/2025	EFolder		
<input type="checkbox"/>	Home-Ownership Counseling Acknowle	Home-Ownership Counseling Acknowledg		Alice Firstimer	received	04/22/2025	EFolder		
<input type="checkbox"/>	How to Stop Unsolicited Mortgages	How to Stop Unsolicited Mortgages		Alice Firstimer	received	04/22/2025	EFolder		
<input type="checkbox"/>	HUD Approved Homeownership Couns	HUD Approved Homeownership Counselir		Alice Firstimer	received	04/22/2025	EFolder		
<input type="checkbox"/>	Important Items After Your Loan Approv	Important Items After Your Loan Approval		Alice Firstimer	received	04/22/2025	EFolder		
<input checked="" type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F		Alice Firstimer	received	04/22/2025	EFolder		
<input type="checkbox"/>	Loan Commitment	Loan Commitment.pdf	Loan Commitment	Alice Firstimer	received	04/23/2025	EFolder		
<input type="checkbox"/>	Loan Commitment	Loan Commitment.pdf	Loan Commitment	Alice Firstimer	received	04/23/2025	EFolder		
<input type="checkbox"/>	Loan Commitment - TX	Loan Commitment - TX.pdf	Loan Commitment - TX	Alice Firstimer	received	04/23/2025	EFolder		
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<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
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<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	IRS 4506C - Request for Transcript of Tax F	Dublin Jefferson Farms	received	04/30/2025	EFolder
<input type="checkbox"/>	Loan Commitment - TX	Loan Co	<input type="checkbox"/>	IRS 4506C - Request for Transcript of T	<				

Select your documents

ESign = Audit Trail

Transcripts & SSA Requests



DataVerify Verifications

Loan Information

Select Borrower

Dublin Farms

Loan Number000100626

BorrowerDublin Farms

Contact Information

Requester Name

Jeff Davis

Requester Phone

925-227-7075



Requester Email

jeff.davis@ice.com

Order Verifications

Check Status

Orders

Order Id	Order Date	Last Updated	Status	PDF
41235876	05/12/2025 09:10:53 AM	05/12/2025	Pending	
41155737	04/30/2025 01:00:29 PM	04/30/2025	Pending	

Messages

Authorization received. Order is being processed.

If you need any help accessing your account, please contact us at 1-866-895-3282

Close



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

Flood



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

CREATE ORDER

Order Details

SELECT PRODUCT *

Life of Loan Determination

☐ RUSH ORDER

Cancel

Submit

Loan Information

LOAN NUMBER

000100593

PROPERTY ADDRESS

123 MAIN ST
AUSTIN, TX 78703

COUNTY

TRAVIS

BORROWER

ALICE FIRSTIMER

CO BORROWER

--

Document Viewer



1 / 2

100%



Download



DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 09/30/2023

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS M/I Financial, LLC 4131 Worth Ave. Suite 340 Columbus, OH 43219 <u>Attn:</u> Catherine Monasterio	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 123 MAIN ST AUSTIN, TX 78703 <u>Borrower:</u> Firstimer, Alice
---	---

3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER 000100593	5. AMOUNT OF FLOOD INSURANCE REQUIRED
-------------------------	--	---------------------------------------

SECTION II**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name AUSTIN, CITY OF	2. County(ies) TRAVIS	3. State TX	4. NFIP Community Number 480624
--	---------------------------------	-----------------------	---

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number	2. NFIP Map Panel	3. Is there a Letter of Map Change (LOMC)?
--	-------------------	--

Cancel

Factual Data



M/I FINANCIAL, LLC

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Factual Data

Factual Data

[LOGIN INFORMATION](#)

Borrowers [•]

Alice Firstimer

Requested By

cmonasterio

Loan Number

000100593

ORDER INFORMATION

ORDER STATUS

Request Type [•]

New Request

Reference Number

Select values

Report On [•]

Individual

Report Type [•]

Credit Report

Branch ID

Select values

☒ Auto - import liabilities.

☒ Check this box to exclude zero balances when you import the liabilities.

Credit Bureaus

- ☒ Experian
- ☒ Equifax
- ☒ TransUnion
- ☐ Innovis

Request Type [•]

New Request

New Request

Retrieve an existing report

Reissue report

Upgrade To Mortgage Only

Add Bureaus

LQCC

Refresh Report

Force New Report

Last Name

First Name

DOB

SS#

Borrower

Firstimer

Alice

06/10/19...

xxx-xx-9991

Street Address

City

State

Zip

Borrower Current Address

123 West Lane Avenue

Columbus

OH

43210-1114

Close

Submit



M/I FINANCIAL, LLC

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Mavent



M/I FINANCIAL, LLC

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Mavent

Alerts & Messages Log

- eConsent Not Yet Received 04/04/25
- Three-Day Disclosure Requirement 04/04/25
- Send Initial Disclosures 04/08/25

MI Borrower Summary - Origination

Channel: Banked - Retail RESPA 6 Entered: Yes Application Date: 04/04/2025

Current Status: Active Loan HMDA Action Date: //

Borrower Information ☒ No co-applicant

Borrower

Vesting Type: Individual
First Name: Alice
Middle:
Last Name: Firstimer Suffix:
SSN: 991-91-9991
DOB: 01/01/1989
Marital Status: Married

Co-Borrower ☐ Copy From Borrower

Vesting Type:
First Name:
Middle:
Last Name: Suffix:
SSN:
DOB: //
Marital Status:

Preferred Contact Method - Select All That Apply

Home Phone: ☐ ☐ ☐
Work Phone: 305-609-5286 ☐ ☐
Cell: 305-609-5286 ☐ ☐
Accept Text/SMS: ☐
E-mail: cmonasterio@mihomes.c ☐ ☐

Current Address

Foreign Address: ☐
Street Address: 9991 WARFORD STREET
Unit Type:
Unit #:
City: DAWSON
State: IA
Zip: 50066
Country: US

Additional Information

☐ Employee Loan
Initial UW Submission Type:
Underwriting Stage:

Services

Order Credit
Product and Pricing
ICE Fees
Order DU ? Order LPA
Mortgage Insurance
Run Mavent
Truework - VOI/VOE
The Work Number
AccountChek 3 in 1
Order Fraud
Order Appraisal
Order Flood
MI Prequal Letter








To view Run/view Mavent, go to the MI Borrower Summary – Origination Screen and select Run Mavent (you can also go through Services tab)

Mavent


Compliance Service - **Passed**

OrderPreviewView Error List...Fee Details...

Ordered Date/Time03/27/2025Ordered ByAutomatic Order



Fit Width

Mavent®

Customer: M/I Financial, LLC (3011372539)

Loan ID: 000100470

Review ID: 30113725390001004700192910820250327094130812

Location: Main

Borrower: Alice Jon Test Loan Firstimer

Review Status: **PASS**

Review Date: 2025-03-27

State: TX

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

Reviewed by: branchmgr

Seller:

Originator:

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

Mavent

Borrower: Alice Firstimer

Loan Status: **FAIL**

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

By clicking on the header "High Cost" Encompass will take you down to the details of FAIL for troubleshooting

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

Request Summary

Result: **FAIL**

High Cost (FED2014) Second Pass

Result: **FAIL**

In this case it's failing due to the title fees being left at \$10,000 by LO

[Top](#)

[Mavent Message\(5000880\)](#)

FAIL

The loan fees (\$31,961.18) exceed the (FED2014) (Note Amount >=\$26,968.00) fee limit, which is 5% of the Total Loan Amount (\$25,877.71), the difference is (\$6,083.47). (12 CFR 1026.32).

Review the report and use the header to see if you can troubleshoot the warnings/fails.



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Mavent

Preview

- Uses figures currently entered in Encompass to see if disclosures would pass if they were generated

Review/Order

- Uses last disclosed information and compares it to what is currently in Encompass to see if all tests are passed

- When a Mavent **Preview** is runs it uses the current figures in Encompass to ensure they meet compliance standards.
- **Review/Order:** Uses the last disclosed information and **compares** it to what is currently in the system to ensure no significant changes to the loan data have been made since the last disclosure. A **FAIL** on an Order typically indicates that something has changed since the last disclosure that has yet to be disclosed to the customer or could have been changed inadvertently.



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Mavent

- Unlike RegsData today, we CANNOT close a loan with a **FAIL** in Mavent. Fails should be reviewed and troubleshooted for resolution. Encompass will stop you from proceeding with closing.
- **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 *preview* 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"/>



M/I FINANCIAL, LLC

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Home

Pipeline

Loan

Contacts

Dashboard

Reports

Borrowers

Patrick and Lorraine Purchaser

1234 MI Way

Cypress, TX 77433

1st

Loan #: 000100305

LTV: 85.000/85.000/85.000

Rate: 7.625%

Loan Amount: \$425,000.00

DTI: 14.127/15.200

Not Locked

Alerts & Messages

Log

Compliance Review - Did Not Pass

02/17/25

Compliance Review - Did Not Pass

02/17/25

eConsent Accepted - Lorraine Pur

02/17/25

eConsent Accepted - Patrick Purc

02/17/25

Loan document uploaded

02/17/25

Loan document uploaded

02/17/25

Loan document uploaded

02/17/25

Documents esigned

02/17/25

Forms

Tools

Services

Workflow Tasks

File Contacts

Conversation Log

AUS Tracking

Rep and Warrant Tracker

Disclosure Tracking

Fee Variance Worksheet

Anti-Steering Safe Harbor Disclosure

Net Tangible Benefit

Compliance Review

ECS Data Viewer

MI Center

Status Online

Amortization Schedule

Show in Alpha Order

Compliance Service - Did Not Pass

Order

Preview

View Error List...

Fee Details...

Ordered Date/Time

02/17/2025

Ordered By

Automatic Order

Mavent®

Customer: M/I Financial, LLC (3011372539)

Loan ID: 000100305

Review ID: 30113725390001003054342261920250217120825179

Location: Main

Borrower: Patrick Purchaser

Review Status: **FAIL**

Review Date: 2025-02-17

State: TX

Loan Status: **FAIL**

ATR/QM

TILA/RESPA

High Cost

High Priced

Rules

License

NMFS

USC

Enterprise Rules

HMDA

Other

Please note: For testing purposes ONLY, we will receive FAILS for NMLS and will be able to proceed. In production we will be unable to proceed with a FAIL

Loan officer must preview and receive a PASS before disclosures are generated

Mavent

Welcome, Officer

Admin Whiteboard

PROD

M/I FINANCIAL, LLC
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Loans by Rate Lock Expiration Date

Borrower	Loan Amount	Expiration
Firstimer, Alice	\$386,000	Expires today
Builder, Suzi	\$350,000	Expires in 3 days
Test Jr, Robert Downey	\$350,000	Expires in 4 days
Davis, Jeff John	\$240,000	Expires in 6 days
Davis, Manual Second Reg	\$270,000	Expires in 7 days

Showing data from 4/4/2025 to 5/4/2025 in "<All Folders except Archive and Trash>".

Loans Completed in the Last (Month)

Borrower	Loan Amount	Completed
No information meets the specified criteria		

Showing data from the last 30 days in "<All Folders except Archive and Trash>".

Loans with Alerts

Borrower	Loan Amount
America, Andy	\$371,510
Spender, Elizabeth	\$540,000
Firstimer, Alice	\$450,000
Builder, Suzi Ann	\$350,000
Firstimer, Alice	\$320,000

Showing data in "<All Folders>".

Appointments

Subject	Date	Time
---------	------	------

Tasks

Subject	Status	Due Date
No information meets the specified criteria		

Showing data for Today.

Top Referral Sources

Referral Name	# of Loans
NHC	(1)

Showing data from 3/5/2025 to 5/4/2025 in "<All Folders except Archive and Trash>".

Loans by Completion Expected Date

Borrower	Loan Amount	Completion Date
Loanseeker, Homer	\$270,000	4/6/2025
Davis, Manual Second Reg	\$270,000	4/6/2025
Firstimer, Alice	\$450,000	4/6/2025
Split, Banana	\$240,000	4/6/2025
Homeowner, John	\$400,000	4/7/2025

Showing data from 4/4/2025 to 5/4/2025 in "<All Folders except Archive and Trash>".

ICE Mortgage Technology Messages

System Status & Maintenance Schedule

AllRegs

Product update

Introducing AI-powered search in AllRegs®

Find answers to your regulatory questions

[READ ANNOUNCEMENT](#)

Encompass Resource Center

- Get Help, Training and Support
 - View videos and tutorials.
 - Enroll in training classes.
 - Access support tools.
 - [Go to the Resource Center](#)
- ICE Mortgage Technology® Compliance Center**
 - [View our compliance updates to Encompass.](#)
 - [Go to the Compliance Center](#)
 - Access ICE Mortgage Technology Academy**
 - Register for Continuing Education, Encompass, industry and compliance courses
 - Earn your Certified System Admin credentials
 - [Go to the ICE Mortgage Technology Academy](#)

Marketplace

Visit the one place to access trusted, integrated solutions that expand and enhance your digital workflow within the ICE Mortgage Technology Digital Lending Platform.

[Go to the Marketplace](#)

WebCenter Administration

Encompass WebCenter

The Encompass WebCenter is available as part of our Encompass CenterWise service. To learn more please call us at 888.955.9100.

Consumer Connect Administration

If you are unable to determine the reason or steps, go to compliance center (home tab)

Mavent

Click Compliance/Mavent Fail Alert Rule Number Lookup and enter the number.

Encompass Support



Compliance
Center



Docs Support

Toolbox

Self Service Tools

[Error Codes & Messages Lookup](#)

[Encompass Field Lookup](#)

[Compliance / Mavent Fail Alert Rule Number Lookup](#)

[State Disclosure Matrix Lookup](#)

[Closing Disclosure Matrix Lookup](#)



Resource Center

STATUS CENTER

PRODUCT SUPPORT

Electronic Document Management - Performance

Search Rule Header Number...

--- enter error #

Viewing results 1 to 10 out of 329



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Mavent

ice Resource Center

STATUS CENTERPRODUCT SOLUTIONS ▾ACADEMY

🔍👤

Electronic Document Management - Performance Issues: eFolder - Retrieve document error Something went wrong trying to upload the file...

Rule Headers

Search Rule Header Number...

Viewing results 1 to 10 out of 329

<123456789101112131415161718192021222324252627282930313233>

Number	Title	Details	Resolution
📄 10000002	Mavent Message(10000002) ERROR	Mavent Message(10000002) ERROR - The System could not complete its "name of" Review because of an issue with the data provided to the System Calculations (PCALCS).	<p>Cause: When the Review Status is ERROR, incorrect data entry was completed that did not allow Mavent to complete its review and calculations. When you have any Error messages referring to PCALCS - here is how you can find the issue: 1. Scroll to the bottom of the report to the Service Info section 2. Under the Service Info section, there is a Perform Mortgage Calculations (PCALCS) section 3. Under the PCALCS section you will see an error message explaining what is incorrect or missing *Field ID's are not referenced, only what is missing or incorrect.</p> <p>EXAMPLE 1: Perform Mortgage Calculations ERROR Message: Failed to execute RuleHeader Id[9660]: java.lang.NumberFormatException occurred when executing Function[CalcAPR], Invalid VALUE for number field USDAAnnualFee[0].AnnualFeePeriod - value=[]</p> <p>RESOLUTION: Field 1198 on the MI Setup Screen is blank and needs to have the number of months to collect the USDA Annual Premium</p> <p>EXAMPLE 2: Message: You submitted one or more of the following FHA 203(k) fees in a non-FHA loan: 203(k) Supplemental Origination Fee, 203(k) Discount on Repairs, 203(k) Title Update Fee, 203(k) Permits, 203(k) Architectural and Engineering Fee, 203(k) Consultant Fee, 203(k) Contingency Reserve, 203(k) Repairs, or 203(k) Initial Draw. Please review the loan file and resubmit with the correct fee(s).</p> <p>RESOLUTION: This error is typically seen on a conventional loan where the fee description used on the 2010 Itemization is for a 203K loan. You will need to select a different fee description from the dropdown on the 2010 Itemization for any fees utilizing the 203K fee names.</p> <p>EXAMPLE 3: Perform Mortgage Calculations ERROR</p>

Mavent will provide resolution steps

Review the resolution examples to troubleshoot/fix the errors.

Appraisal Orders: Reggora

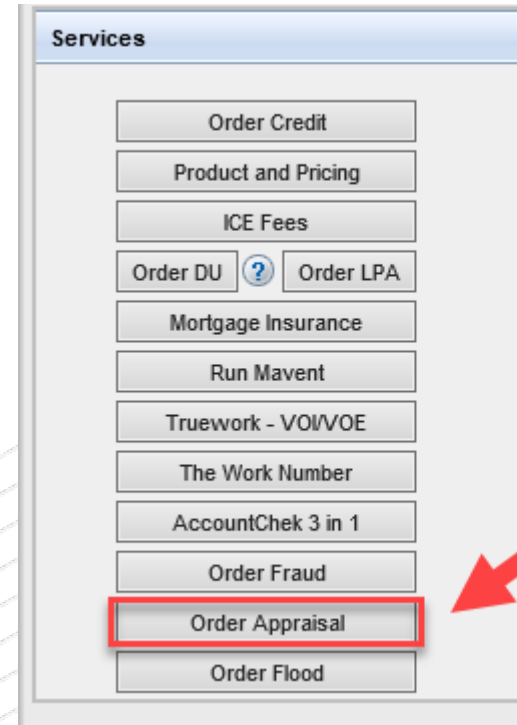


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Requesting an Appraisal

To place an appraisal order, you can access the request through the Services tab or through the Services button in **M/I Borrower Summary – Origination**



A screenshot of a web application's 'Services' menu. The menu is titled 'Services' and contains a list of buttons: 'Order Credit', 'Product and Pricing', 'ICE Fees', 'Order DU' (with a question mark icon), 'Order LPA', 'Mortgage Insurance', 'Run Mavent', 'Truework - VOI/VOE', 'The Work Number', 'AccountChek 3 in 1', 'Order Fraud', 'Order Appraisal', and 'Order Flood'. The 'Order Appraisal' button is highlighted with a red rectangular border. A red arrow points from a text box to this button.

Services	
Order Credit	
Product and Pricing	
ICE Fees	
Order DU	Order LPA
Mortgage Insurance	
Run Mavent	
Truework - VOI/VOE	
The Work Number	
AccountChek 3 in 1	
Order Fraud	
Order Appraisal	
Order Flood	

Click "Order Appraisal"



M/I FINANCIAL, LLC
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You will start your order on the Reggora homepage and select **create order** :

Loans / Loan #000100590

#000100590 1234 MI Homes Way, Austin, TX 78703

Create Order

Officer User

Loan Officer

W: 555-555-5555

officer@mihomes.com

☆

Andy America

Borrower

C: 305-609-5286

cmonasterio@mihomes.com

Edit

☆

Amy America

Coborrower

C: 305-609-5286

cmonasterio@mihomes.com

Edit

☆

NHC

Edit

Create New Contact

Loan Details

Loan Details

Loan Purpose: purchase
Priority: Normal
Loan Officer: Officer User
Loan Type: Conventional
Purchase Price: \$700000.00
Estimated Value: \$700000.00
Loan Creation Source: Encompass API
Subject Property Number Units: 1
Occupancy (P/S/I): PrimaryResidence
NMLS Id: 2034592
Branch: 262
Intent to Proceed: Y

Important Dates

P&S Commitment Date:
Date Created: 05/20/2025


Select your product and click **create**

Register Lender | M/I Financial, LLC


New Order 1234 MI Homes Way, Austin, TX 78703

Total Fee
\$0

Due Date
05/28/2025

Job Allocation Mode
Automatic 

Order Request Method
Individually

Priority
Normal 

Product & Fees | Appraiser Selection | Broadcast Settings

Select a Product:

Select...

TEST URAR 1004

TEST Condo Appraisal 1073

TEST Final Inspection 1004D

TEST CDAIR - Disaster Area Inspection

TEST Single Family Investment w/Comparable Rent Schedule (1004 and 1007)

Select & click "create"

Cancel Create

Add your contact information:


New Order 1234 MI Homes Way, Austin, TX 78703 > Primary Contact

Please designate a primary contact to the order by selecting the star on any valid contact or providing new contact details.


Existing Contacts



Andy America
Borrower
C: 305-609-5286
cmonasterio@mihomes.com



Amy America
Coborrower
C: 305-609-5286
cmonasterio@mihomes.com



NHC

Provide New Contact

First Name	<input type="text" value="First Name"/>
Last Name	<input type="text" value="Last Name"/>
Role	<input type="text" value=""/>
Email	<input type="text" value="Email"/>
Work Phone	<input type="text" value=""/>
Home Phone	<input type="text" value=""/>
Cell Phone	<input type="text" value=""/>

Skip

Create

Add your contact information:

Orders / Loan #000100593

#000100593 123 Main St, Austin, TX 78703 (Travis County)

✓ Finding Appraisers — Accepted — ✓ Inspection Scheduled — ✓ Inspection Completed — ✓ Un

Mike Young

Loan Officer

W: 614-418-8739

myoung@mihomes.com

[Profile](#)

M/I Financial Test
Appraiser

Appraiser

M/I Financial, LLC

Production Test Account
#1

W: (513) 248-5413

[mifinancialprodtest1@reg
gora.com](mailto:mifinancialprodtest1@reg
gora.com)

[Profile](#)



Alice Firstimer
Borrower

C: 614-578-7688

jyates@mihomes.com

Delivery Status

[Edit](#)



Courtney Coy
Other

ccoy@mihomes.com

[Edit](#)



Austin Sales
NHC

[Edit](#)


Create New Contact


Processor info
will be listed


M/I FINANCIAL, LLC


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Here are the order details:


 Order Details


 Loan Details

 eVault Documents




 Submissions

 Revisions

 Payment

 Team Conversation

Order Details

Status: Submitted
Due Date: 04/29/2025
Inspection Date: Tuesday, April 22, 2025 12:00 PM
Appraiser: M/I Financial Test Appraiser
Order Type: Normal
Product Names: TEST Condo Appraisal 1073
Order Fee: \$5.00
Forms: 1073
Branch Name: [Austin UW](#)
Assigned:   

Order Timeline

Internal Notes

Internal Notes is a place to store information on a file internally as a team. This is not shared with appraisers.

Create a new note

Add Note

Manage Message Templates ▾

Filters: Messages Statuses Reminders

Team Conversation add the HOA dues and Seller Credits

Order Details

Loan Details

eVault Documents

Submissions

Revisions

Payment

Team Conversation

In the **eVault**, you will attach the sales contract, contract addendums, and any builder if docs if needed for the loan.

Order Details

Loan Details

eVault Documents

Submissions

Revisions

Payment

Team Conversation

P&S Contract:

Drop files here or click to upload

test purchase agreement.pdf Tue, Apr 22, 2025 1:07 PM

Remove

Download

SalesContract (1).pdf Tue, Apr 22, 2025 1:15 PM

Remove

Download

Other Files:

Drop files here or click to upload

Appraisal Order Form.pdf Tue, Apr 22, 2025 1:07 PM

Remove

Download

Once the appraisal is approved, it will be auto delivered to the borrower (on 2-hour delay).

Once the borrower opens and acknowledges the appraisal, an email will be sent to the loan specialist (or person who placed the order) with the needed documentation

Reggora Appraisal Delivery Status

Name: Alice Firstimer
Address: 123 Main St, Austin TX 78703 (Travis County)
Email Address: jyates@mihomes.com
Loan Number: 000100593
Submission Version Number: 1
E-submission Sent: April 22, 2025 01:48 PM EST
Electronic Consent Accepted: April 22, 2025 02:05 PM EST
Submission Downloaded: April 22, 2025 02:06 PM EST
Consent IP Address: 209.59.241.230, 163.116.247.72



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Thank you



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M/I TITLE AGENCY



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TransOhio Residential Title



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