



Encompass Government Forms



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Encompass Government Screens

FHA :

- HUD 1003 Addendum
- FHA Management



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

FHA – M/I Borrower Summary

Alerts & Messages Log

- UW Data Comparison 04/15/25
- Redisclose Loan Estimate (Rate L) 04/21/25
- Compliance Review - Did Not Pass 04/22/25
- Redisclose Loan Estimate (Change) 04/24/25
- AUS Data Discrepancy Alert 05/01/25
- Good Faith Fee Variance Violated 05/01/25
- Escrow Account Information expir 05/08/25
- Credit analyzer has open issues 04/13/25
- Income analyzer has open issues 04/13/25

M/I Borrower Summary - Origination

Construction Method: 1. Site-built

Transaction Details

Lender: MI Financial, LLC ☒ Copy Loan Number to lender case number
Loan Program: FHA 30 Year Fixed Loan Number: 000100541
Closing Cost: FHA MERS MIN 100312500010004687

Purpose of Loan
☒ Purchase
☐ Cash-Out Refi
☐ No Cash-Out Refi ☐ Other -

Property Will Be
☒ Primary
☐ Secondary Gross Rnt
☐ Investment Occup Rate %

Loan Type
☐ Conv
☒ FHA
☐ VA
☐ USDA-RHS

Lien Position
☒ First
☐ Subordinate
Sub. Financing

Amortization Type
☒ Fixed Rate
☐ ARM -
☐ Other -

☐ Qualify using P&I

☒ Enforce County Loan L
☒ Loan Amount Rounding

Purchase Price
Down Payment: 15,000
Loan Amount
Initial Advance
Est Closing Date
Scheduled Closing Date: //
Closing Time
Rate Lock Description
Lock Date: 04/21/2025
of Days: 61
Lock Expires: 06/20/2025

Monthly Payment for Property

First Mortgage (P&I)	<input checked="" type="checkbox"/>	\$ 1,967.65
Subordinate Lien (P&I)	<input checked="" type="checkbox"/>	\$
Homeowner's Insurance	<input checked="" type="checkbox"/>	\$ 106.52
Supplemental Property Insurance	<input checked="" type="checkbox"/>	\$
Property Taxes	<input checked="" type="checkbox"/>	\$ 0.00
Mortgage Insurance	<input checked="" type="checkbox"/>	\$ 130.17
Association/Project Dues (Condo P&I)	<input type="checkbox"/>	\$ 50.00

MIP/PMI/Guarantee Fee Calculation

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount		314,074.00
MIP / Funding / Guarantee	1.750000 %	5,496.29
Amount Paid in Cash	<input type="checkbox"/> Lock	0.29
Upfront MIP/Funding/Guarantee Fee Financed		5,496.00
Loan Amount with Upfront MIP/Funding Fee		319,570.00

☐ Refund prorated unearned Up Front
☐ Round to nearest \$50
☐ Charges for the insurance are added to your loan payments
☐ Charges for the insurance are collected upfront at loan closing

☐ Lender Paid Mortgage Insurance
☐ MI Factor Field Locked

Monthly Mortgage Insurance

Calculated Based On: Base Loan Amount

1.	0.500000 %	132 Months
2.	%	Months

Cancel At %

☒ Calculate based on remaining balance
☐ Midpoint payment cancellation
☐ Declining Renewals

Number of Months MI being Collected ☐ Prepaid
Prepaid Amount

Mortgage Insurance (FHA and VA)

Type of Veteran
☒ Is this the first use of the VA loan program?

[Learn more...](#)

You can access the UFMIP calculation from the M/I Borrower Summary screen

FHA Screens – HUD 1003 Addendum

9 2 Alerts & Messages Log

eConsent Not Yet Received 04/07/25
Compliance Review - Had Alerts 04/10/25
Lock Comparison Alert 05/06/25
LTV Data Comparison 05/06/25
Run Mavent prior to issuing revise 05/06/25
Escrow Account Information expi 05/08/25
Redisclose Loan Estimate (Change 05/09/25
AUS Data Discrepancy Alert 05/21/25
Good Faith Fee Variance Violated 05/21/25
eConsent Accepted - Andy Ameri 04/07/25
eSign eDisclosures 04/08/25

HUD 1003 Addendum

Identifying Information I

1. Agency Type HUD / FHA
2. Agency Case # SAMPLECASENUM
3. Lender's Case # 000100535
4. Section of the Act 203B

5. General Borrower Information

Borrower

First Name Andy
Middle
Last Name America Suffix
SSN 999-60-3333

Present Address Foreign Address ☐

Street 4321 cul de sac st Zip 02723
City someplace Country US
State MA

6. Property Address

Street 74 Apple Core
City Austin
State TX Zip 78731
Lot #

Loan & Lender Information

7. Loan Amount 334,420.00
8. Interest Rate 6.500 %
9. Maturity 30 Y M
10. Monthly Payment 136.25 / month
11. Term of Monthly Prem 132 months

13. Lender I.D. Code 7071000092
☐ Check if entity is acting as Agent

14. Sponsor I.D. Code

15. Lender Name and Address ☒ Copy From Lender in File Contacts

Name MI Financial, LLC
Street 4131 Worth Ave. 460
City Columbus
State OH Zip 43219
NMLS ID 50684

Forms Tools Services

HMDA Information
Home Counseling Providers
HUD 1003 Addendum
HUD-56001 Property Improvement
HUD-928005b Conditional Commitment
HUD-92900LT FHA Loan Transmittal
Loan Estimate Page 1
Loan Estimate Page 2
Loan Estimate Page 3
MI Appraisal Information
MI Borrower Summary - Origination
MI Disclosure Summary
MI Escrow Holdback
MI Loan Pricing Summary
MI Lock Comparison
MI Milestone Tracking
MI Notice of Incomplete Application
MI Prequal letter
MI Welcome Home Club
NY Application Log
☒ Show in Alpha Order ☒ Show All

Case # can be entered from this screen

Ensure the Lender I.D. Code is entered

9 2 Alerts & Messages Log

eConsent Not Yet Received 04/07/25
Compliance Review - Had Alerts 04/10/25
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eSign eDisclosures 04/08/25

HUD 1003 Addendum

Duly Authorized Agents

Name
Address
City
State
Function
Function

Part IV Borrower Certification

22a. Do you own / sold other real estate? Yes ☐
Is it to be sold? No ☐
22b. Sale Price 225,000.00
22c. Original Mtg Amount 200,000.00
22d. Address of the Sold Property
Street 123 I own a home way
City Austin
State TX Zip 78703
22e. If the dwelling to be covered by? No ☐
22f. Do you own more than four dwellings? No ☐
23. Have you ever had a VA home loan? No ☐
25. I, the Undersigned Borrower(s) Certify that:
(2) Occupancy:
(3) I have been informed that \$ is
(6) For HUD Only - I have received information on lead paint poisoning

Lender's Representative

Name
Title
Phone

Mortgagee Relationship

The Mortgagee have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller.

GVTADM

Forms Tools Services

HMDA Information
Home Counseling Providers
HUD 1003 Addendum
HUD-56001 Property Improvement
HUD-928005b Conditional Commitment
HUD-92900LT FHA Loan Transmittal
Loan Estimate Page 1
Loan Estimate Page 2
Loan Estimate Page 3
MI Appraisal Information
MI Borrower Summary - Origination
MI Disclosure Summary
MI Escrow Holdback
MI Loan Pricing Summary
MI Lock Comparison
MI Milestone Tracking
MI Notice of Incomplete Application
MI Prequal letter
MI Welcome Home Club
NY Application Log
☒ Show in Alpha Order ☒ Show All

Complete if borrower has owned HUD Mortgage within 60 months

FHA Screens – FHA Management

Home Pipeline Loan Contacts Dashboard Reports

Borrowers Andy America and Alice Firstimer

74 Apple Core **1st** Loan #: 000100535 LTV: 79.581/79.581/79.581 Rate: 6.500% Est
Austin, TX 78731 Loan Amount: \$334,420.00 DTI: 10.461/23.751 19 days remaining

Alerts & Messages Log

- eConsent Not Yet Received 04/07/25
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- LMV Data Comparison 05/06/25
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- Escrow Account Information expir 05/08/25
- Redisclose Loan Estimate (Chang 05/09/25
- AUS Data Discrepancy Alert 05/21/25
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- eConsent Accepted - Andy Ameri 04/07/25
- eSign eDisclosures 04/08/25

FHA Management

Basic Info Prequalification FHA 203k Informed Consumer Choice Disclosure Notice Tracking

Borrower Information

Borrower First Name: Andy Middle: Last Name: America Suffix: Home Phone: E-mail: acornelisse@mihomes.com

Co-Borrower First Name: Alice Middle: Last: Firstimer Suffix: Home Phone: 614-578-7688 E-mail: lyates@mihomes.com

Present Address

Borrower Address: 4321 cul de sac st City: someplace State: MA Zip: 02723

Co-Borrower Address: 1630 N Talman Ave 2 City: Chicago State: IL Zip: 60647

Credit Information

Borrower Experian / FICO: 742 Trans Union / Empirica: 740 Equifax / BEACON: 724 Minimum Required FICO: Credit Score for Decision Making: 710

Co-Borrower Experian / FICO: 703 Trans Union / Empirica: 710 Equifax / BEACON: 715 Minimum Required FICO: Credit Reference Number: 99999999603333

Property Information

Address: 74 Apple Core City: Austin State: TX Zip: 78731

Purchase Date: // Last Refi Date: // Existing Debt: \$

Property Type

☒ 1 Unit ☐ 2 Units ☐ 3 - 4 Units
☐ Condominium ☐ Co-Operative
☐ Manufactured Housing

Previous Purchase Date: // Foreclosed Property: ☐ Yes ☒ No

Water Purification Maintenance Organization: Water Purification Local Health Agent: Water Purification Other Payees:

Loan Information

Loan Type
☐ Conventional ☒ FHA

Purpose of Loan
☒ Purchase ☐ No Cash-Out Refinance

Forms Tools Services

- ATR/QM Management
- Bi-weekly Loan Payment Summary
- Buydown Disbursement Summary
- Closing Conditions
- Closing Disclosure Page 1
- Closing Disclosure Page 2
- Closing Disclosure Page 3
- Closing Disclosure Page 4
- Closing Disclosure Page 5
- Closing Vendor Information
- Construction Management
- Energy Efficient Mortgage Calculation
- eSigner Representatives
- FACT Act Disclosure
- Fannie Mae Additional Data
- FHA Management**
- FL Broker Contract Disclosure
- FL Lender Disclosure
- Freddie Mac Additional Data
- GSE Additional Provider Data
- Show in Alpha Order
- Show All

Forms Tools Services

eSigner Representatives
FACT Act Disclosure
Fannie Mae Additional Data
FHA Management
FL Broker Contract Disclosure
FL Lender Disclosure
Freddie Mac Additional Data
GSE Additional Provider Data
HELOC Management
HMDA Information
Home Counseling Providers
HUD 1003 Addendum

Qual Rate
Term
Due in

Enter your FHA CASE#

FHA Information

Loan Number: 000100535 Closing Date: 05/23/2025
FHA Case #: Funded Date: //
SOA: 203B Servicing Trans. Date: //

CHUMS ID (AUS / Manual): Investor:
CHUMS ID (Appraisal): Investor Loan #:
Lender: Sponsor Agent:

Enter ZFHA to satisfy the AUS condition

FHA Screens - Milestone

Processing Worksheet for Processor User

Corp UW: John Daquila (jdaquila) Days to Finish: -37 04/13/2025 11:24 AM
Loan Processor: Processor User (processor) ☐ Finished
Underwriter:

Documents

- ☐ Miscellaneous
- ☐ Flood Certificate
- ☐ Radon Gas Certification
- ☐ iWarranty of Completion of Construction - HUD 92544
- ☐ Description of Materials - HUD92005
- ☐ Builders Certification - HUD 92541
- ☐ Miscellaneous
- ☒ Compliance Report received : 04/09/25
- ☒ Compliance Report received : 04/10/25
- ☒ Underwriting received : 04/30/25
- ☐ Bank Statement ordered : 05/06/25
- ☐ Checks ordered : 05/06/25
- ☐ Earnest Money Deposit ordered : 05/06/25
- ☐ Gift Letter ordered : 05/06/25
- ☐ Bank Statement ready for UW : 05/13/25

Builder documents will be required to be in the file before a processor can "finish" the processing milestone

There are Document placeholders for the VA/FHA property documents.

These need to be added to the **eFolder** prior to completion of the Processing milestone.

Encompass Government Screens

VA:

- VA Management
- VA 26-6393 Loan Analysis
- VA 26-1820 Loan Disbursement



M/I FINANCIAL, LLC

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VA Screens: Overview

Home Pipeline Loan Contacts Dashboard Reports

Borrowers Andy and Amy America

1878 Victor Higgins
Killeen, TX 76543

1st Loan #: 000100554 LTV: 100.000/100.000/100.000 Rate: 6.750% Est Closing Date: [blank]
Loan Amount: \$296,224.00 DTI: 10.840/21.146 40 days remaining FS: Austr

Alerts & Messages Log

- eConsent Not Yet Received 04/09/25
- Run Mavent prior to issuing revise 04/30/25
- Compliance Review - Did Not Pass 04/30/25
- Redisclose Loan Estimate (Change) 05/03/25
- Lock Comparison Alert 05/07/25
- Escrow Account Information expi 05/09/25
- UMV Data Comparison 05/20/25
- AUS Data Discrepancy Alert 05/21/25
- Good Faith Fee Variance Violated 05/21/25
- eConsent Accepted - Amy Americ 04/09/25
- eConsent Accepted - Andy Ameri 04/09/25
- 28 loan document(s) retrieved 04/09/25
- Credit analyzer has open issues 05/20/25
- Income analyzer has open issues 05/20/25

VA Management

Basic Information Qualification Cash-Out Refinance Tracking

Borrower Information

VA Agency Case # 11253356

Veteran Information Borrower

First Name Andy Entitlement Amount 36,000.00
Last Name America Branch of Service Army
SSN 999-60-3333 Status Separated from Service
Sex Male Type of Veteran Regular Military
Date of Birth 12/19/1968 Is this the first use of the VA loan program Yes
Ethnicity and Race from 1003 Disability Amount Collected
Entitlement Code from VA Cert of Eligibility 10

VA Loan Data

Borrower Federal Income Tax 1,577.00 Spouse 723.00 ☒ Borrower / Co-Borrower are Married
☐ One or More Borrowers Qualifies as a veteran

Fees

Funding Fee Exempt Status Not Exempt Paid in Cash Portion 0.79
VA Funding Fee Amount 6,234.79 Pest Report Fee
Financed Portion 6,234.00

Property Information Legal Description

Builder Information Builder Lookup

Builder Name M/I Homes of Austin, LLC Phone
Address 7600 N. Capital of Texas Hwy, S Completion Date //
City Austin Builder ID
State TX Zip 78731 Builder Description
Building Status Condo ID

Forms Tools Services

MM Borrower Summary - Origination

- VA Management
- 1003 URLA - Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 1003 URLA Continuation
- HUD 1003 Addendum
- 2015 Itemization
- RegZ - LE
- Loan Estimate Page 1
- Loan Estimate Page 2
- Loan Estimate Page 3
- Request for Transcript of Tax
- Home Counseling Providers
- Co-Mortgage Services Provider List

Forms Tools Services

VA 26-6393 Loan Analysis

VA 26-0286 Loan Summary

VA 26-1805 Reasonable Value

VA 26-1820 Loan Disbursement

VA 26-8261A Veteran Status

VA 26-8923 Rate Reduction WS

VA Cert of Eligibility

VA Management: Basic Information

1 Alerts & Messages

Log

eConsent Accepted - Ima One

02/04/25

Forms

Tools

Services

VA 26-6393 Loan Analysis

VA 26-8261A Veteran Status

VA 26-8923 Rate Reduction WS

VA Cert of Eligibility

VA Management

Verbal Verification of Employment

Verification of Additional Loans

Verification of Gifts and Grants

Verification of Other Assets

Verification of Other Income

Verification of Other Liability

VOD

VOE

VOI

☐ Show in Alpha Order ☒ Show All

VA Management

1003 URLA P1 | 1003 URLA P2

Basic Information | Qualification | Cash-Out Refinance | Tracking

Borrower Information

VA Agency Case #

Veteran Information

First Name

Last Name

SSN

Sex

Date of Birth

Ethnicity and Race from 1003

Entitlement Code from VA Cert of Eligibility

Entitlement Amount

Branch of Service

Status

Type of Veteran

Is this the first use of the VA loan program

Disability Amount Collected

VA Loan Data

Federal Income Tax

Borrower

Spouse

☐ Borrower / Co-Borrower are Married

☐ One or More Borrowers Qualifies as a veteran

Fees

Funding Fee Exempt Status

VA Funding Fee Amount

Financed Portion

[Paid in Cash Portion](#)

Pest Report Fee

Property Information

Legal Description

Builder Information

[Builder Lookup](#)



M/I FINANCIAL, LLC

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VA Management: Qualification

VA Management 1003 URL

Basic Information Qualification Cash-Out Refinance Tracking

Residual Income Guidelines Get Residual Income

Total Loan Amount	296,224.00	Residual Income	4,130.43
Family Size		Residual Income Guidelines	
Country Region			

Has the Veteran been more than 30 days late on a payment in the last 6 months? ☐ Yes ☐ No

Entitlement VA Guidelines

Entitlement Code	10	VA County Limits	
Base Entitlement	36,000.00		
2nd Tier Entitlement			

Mortgage Calculation

Appraised Value	300,000
Purchase Price	289,990.00
Base Loan Amount	289,990.00
Funding Fee	2.150000 % + 6,234.00
Funding Fee Paid in Cash	- 0.79
Total Loan Amount	296,224.00

Ratio

Top Ratio	
Bottom Ratio	
Seller Contribution	
Maximum Seller Contribution (4	

Encompass

✖ To get residual income, the Family Size field 'CASASRN.X145' must be in the range from 1 to 100.

OK

VA Management: CAIVRS

The screenshot displays the 'VA Management' section of a web application. On the left is a sidebar menu with categories 'Forms', 'Tools', and 'Services'. Under 'Forms', 'VA Management' is highlighted. The main content area is titled 'Certificate of Eligibility' and contains several sections: 'Ordered Date' and 'COE Issue Date' with date pickers; 'COE Issue History' with a large empty yellow box; 'Funding Fee' with a 'Paid Date' picker and a 'Receipt Received' checkbox; 'Other Important Dates' with buttons for 'GSA Search' and 'MERS MIN', and fields for 'Loan Guarantee Cert. (LGC) Receipt', 'Final Approval Commitment Date', 'GSA Exclusionary List Checked' (checkboxes for Yes/No), 'Purchase Contract Date', 'Cert. of Commitment Issued by VA', 'MERS Registration', and 'VA Master Commitment Lock Exp.'; 'CAIVRS Number' with an 'Obtain' button and fields for 'Date', 'Borrower CAIVRS #', and 'Co-Borrower CAIVRS #'; 'Insurance Policies' with checkboxes for Flood, Hazard, Wood Destroying, and Wind/Hail; and a 'VATOOL_TRACKING' section at the bottom. At the very bottom of the sidebar, there are checkboxes for 'Show in Alpha Order' and 'Show All'.

Make sure you are completing the following areas using information from the COE:

Entitlement code

Married to borrower?

Did they previously have a VA loan?

Exempt from funding fee?

Branch of Service

Military Status

VA 26-6393 Loan Analysis: Overview

HomePipelineLoanContactsDashboardReports

Borrowers

Andy and Amy America

1878 Victor Higgins
Killeen, TX 76543

Loan #: 000100554
Loan Amount: \$296,224.00

LTV: 100.000/100.000/100.000
DTI: 10.840/21.146

Rate: 6.750%
40 days remaining

Alerts & Messages

Log

eConsent Not Yet Received04/09/25

Run Mavent prior to issuing revise04/30/25

Compliance Review - Did Not Pass04/30/25

Redisclose Loan Estimate (Change)05/03/25

Lock Comparison Alert05/07/25

Escrow Account Information expi05/09/25

U/V Data Comparison05/20/25

AUS Data Discrepancy Alert05/21/25

Good Faith Fee Variance Violated05/21/25

eConsent Accepted - Amy Americ04/09/25

eConsent Accepted - Andy Ameri04/09/25

28 loan document(s) retrieved04/09/25

Credit analyzer has open issues05/20/25

Income analyzer has open issues05/20/25

FormsToolsServices

VA 26-6393 Loan Analysis

VA 26-0266 Loan Summary

VA 26-1805 Reasonable Value

VA 26-1820 Loan Disbursement

VA 26-8261A Veteran Status

VA 26-8923 Rate Reduction WS

VA Cert of Eligibility

Self-Employed Income 1084

ATR/QM Management

Appendix Q

U/V Comparison

Fannie Mae Additional Data

Freddie Mac Additional Data

GSE Additional Provider Data

VOD

VOE

VOL

VOR

VOM

Verbal Verification of Employment

Show in Alpha Order

Show All

VA 26-6393 Loan Analysis

1. Borrower

First NameAndy

Middle

Last NameAmerica

Suffix

2. Amount of Loan

Base Loan Amount289,990.00

MIP / FF 2.150000 % = 6,234.79

FF Paid in Cash0.79

Total Loan Amount296,224.00

1. Co-Borrower

First NameAmy

Middle

Last NameAmerica

Suffix

3. Cash Down Payment0.00

Section B - Borrower's Personal and Financial Status

Borrower / Co-Borrower

4. Applicant's Age56

5. OccupationLetter Carrier

6. Job Years29

7. Liquid Assets12,000.00

8. Monthly Housing Exp1,200.00

9. Utility IncludedNo

10. Spouse's Age51

11. Spouse's OccupationCustomer Service M

12. Job Years10

13. Age of Dependents20

Section C - Estimated Monthly Shelter Expenses

14. Term of Loan30 Y 6.750 %

15. Mortgage Payment1,921.30

16. Realty Taxes330.94

17. Hazard Ins75.00

18. Special Asmts

19. Maintenance400.00

Utilities

20. Other63.33

21. Total2,790.57

Section D - Debts and Obligations

Show All (VOL)

Creditor

Include on Line 40

Monthly Payment

Unpaid Balance

22. BEST EVER MORTGAGE

23. CALLABLE MORTGAGE

24. ALLEN BANK CARD

25. RELENTLESS BANK

26. BURSTING CREDIT

27. PRIME VISA

28. CAPITAL BANK

29. Alimony / Child Support

Job Related Expense



M/I FINANCIAL, LLC

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VA 26-6393 Loan Analysis: FF

Alerts & Messages Log
eConsent Not Yet Received 11/15/24

VA 26-6393 Loan Analysis

1. Borrower
First Name
Middle
Last Name Suffix

1. Co-Borrower
First Name
Middle
Last Name Suffix

2. Amount of Loan
Base Loan Amount
MIP / FF % =
FF Paid in Cash
Total Loan Amount

3. Cash Down Payment

Section B - Borrower's Personal and Financial Status

Borrower / Co-Borrower

4. Applicant's Age
5. Occupation
6. Job Years
7. Liquid Assets
8. Monthly Housing Exp

9. Utility Included
10. Spouse's Age
11. Spouse's Occupation
12. Job Years
13. Age of Dependents

Section C - Estimated Monthly Shelter Expenses

14. Term of Loan Y %
15. Mortgage Payment
16. Realty Taxes
17. Hazard Ins
18. Special Asmts

19. Maintenance
Utilities
20. Other
21. Total

Section D - Debts and Obligations

Creditor	Include on Line 40	Monthly Payment	Unpaid Balance
22. <input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Forms Tools Services
Statement of Denial
State-Specific Disclosure Information
Transmittal Summary
TX Broker Disclosure
ULDD/PDD
USDA Management
UWV Comparison
VA 26-0286 Loan Summary
VA 26-1805 Reasonable Value
VA 26-1820 Loan Disbursement
VA 26-6393 Loan Analysis
VA 26-8261A Veteran Status

MIP/PMI/Guarantee Fee Calculation

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount

MIP / Funding / Guarantee %

Amount Paid in Cash ☐ Lock

Upfront MIP/Funding/Guarantee Fee Financed

Loan Amount with Upfront MIP/Funding Fee

☐ Refund prorated unearned Up Front
☐ Round to nearest Saved to this PC
☐ Charges for the insurance are added to your loan payments
☐ Charges for the insurance are collected upfront at loan closing
☐ Lender Paid Mortgage Insurance
☐ MI Factor Field Locked

Monthly Mortgage Insurance

Calculated Based On

1. % Months
2. % Months
Cancel At %

☒ Calculate based on remaining balance
☐ Midpoint payment cancellation
☐ Declining Renewals

Number of Months MI being Collected ☐ Prepaid
Prepaid Amount

Mortgage Insurance (FHA and VA)

Type of Veteran

☐ Is this the first use of the VA loan program?

VA 26-6393 Loan Analysis: Deductions

1 Alerts & Messages

Log

eConsent Accepted - lma One 02/04/25

Forms

Tools

Services

Settlement Service Provider List

Statement of Denial

State-Specific Disclosure Information

Transmittal Summary

TX Broker Disclosure

USDA Management

VA 26-0286 Loan Summary

VA 26-1805 Reasonable Value

VA 26-1820 Loan Disbursement

VA 26-6393 Loan Analysis

VA 26-8261A Veteran Status

VA 26-8923 Rate Reduction WS

VA Cert of Eligibility

VA Management

☐ Show in Alpha Order ☒ Show All

VA 26-6393 Loan Analysis

30. Total Debt 107.00 3,037.00

Section E - Monthly Income and Deductions

31. Items	Spouse	Borrower	Total
Earnings from Employment		11,000.00	11,000.00
DEDUCTIONS			
32. Federal Inc Tax			
33. State Inc Tax			
34. Social Security			
35. Other			
36. Total Deductions			
37. Net Take-Home Pay		11,000.00	11,000.00
38. Other Net Income		4,100.00	4,100.00
39. Total (Sum of lines 37 & 38)		15,100.00	15,100.00
40. Other Items Deducted from Section D			
41. Total Net Effective Income			15,100.00
42. Less Estimated Monthly Shelter Expense (Line 21)			2,997.75
43. Balance Available for Family Support		Guideline \$	12,102.25
44. Ratio (Sum of items 15,16,17,18,20 and 40 / sum of items 31 and 38)			19.853 %
45a. Was an Automated Underwriting System Used?			
45b. Select System Used			
45c. Risk Classification			
46. Borrower Median Credit Score		48. Co-Borrower Median Credit Score	
47. Borrower's CAIVRS #		49. Co-Borrower's CAIVRS #	
50. Past Credit Record			
51. Does Loan Meet VA Credit Standards?			

Just like you do today,
you will need to pull
information from
paycheck city in order to
complete the borrowers
deductions.



M/I FINANCIAL, LLC

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VA 26-6393 Loan Analysis: Childcare

2d. Other Liabilities and Expenses - Borrower and Co-Borrower Show all Other Liabilities

Borrower ☐ Does not apply
Co-Borrower ☐ Does not apply

Bor/Cob or Both	Liability or Expense Type	Other Description	Monthly Amount
Borrower	Job Related Expenses		200.00

Section D - Debts and Obligations Show All (VOL)

Creditor	Include on Line 40	Monthly Payment	Unpaid Balance
22. Rocket Mtg	<input type="checkbox"/>	1,029.00	115,544.00
23. FRD Motor CR	<input type="checkbox"/>	621.00	21,123.00
24. Best Egg	<input type="checkbox"/>	234.00	7,878.00
25. GM Financial	<input type="checkbox"/>	659.00	5,278.00
26. SYNCB/AMAZON	<input type="checkbox"/>	10.00	10.00
27. ALLY Card	<input type="checkbox"/>	62.00	2,099.00
28. wfnba	<input type="checkbox"/>	25.00	1,895.00
29. Alimony / Child Support	<input type="checkbox"/>		
Job Related Expense		200.00	

Forms **Tools** **Services**

- Additional Requests Information
- MA Appraisal Information
- Transmittal Summary
- VA 26-6393 Loan Analysis**
- VA 26-0286 Loan Summary
- VA 26-1805 Reasonable Value
- VA 26-1820 Loan Disbursement

If childcare expenses are discovered on the Nearest Relative form, you will need to add the amount to other liabilities and job related expenses.



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VA Cert of Eligibility

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

Borrowers Andy and Amy America

1878 Victor Higgins
Killeen, TX 76543

1st Loan #: 000100554
Loan Amount: \$296,224.00

LTV: 100.000/100.000/100.000
DTI: 10.840/21.146

Rate: 6.750%
40 days remaining

9 Alerts & Messages

Log

eConsent Not Yet Received04/09/25

Run Mavent prior to issuing revise04/30/25

Compliance Review - Did Not Pass04/30/25

Redisclose Loan Estimate (Change)05/03/25

Lock Comparison Alert05/07/25

Escrow Account Information expi05/09/25

UWV Data Comparison05/20/25

AUS Data Discrepancy Alert05/21/25

Good Faith Fee Variance Violated05/21/25

eConsent Accepted - Amy Americ04/09/25

eConsent Accepted - Andy Ameri04/09/25

28 loan document(s) retrieved04/09/25

Credit analyzer has open issues05/20/25

Income analyzer has open issues05/20/25

FormsToolsServices

Additional Requests Information

MI Appraisal Information

Transmittal Summary

VA 26-6393 Loan Analysis

VA 26-0286 Loan Summary

VA 26-1805 Reasonable Value

VA 26-1820 Loan Disbursement

VA 26-8261A Veteran Status

VA 26-8923 Rate Reduction WS

VA Cert of Eligibility

Self-Employed Income 1084

ATR/QM Management

VA Cert of Eligibility

Veteran Information for Borrower

First NameAndy

Last NameAmerica

SSN999-60-3333

Date of Birth12/19/1968

Daytime Phone

E-mailjyates@mihomes.com

Address1211 Central Park Drive

CityShelbyville

StateINZip46176

Mailing Address (If different from above)

Address

City

StateZip

Names(S) Used During Military Service (If different from above)

Military Service Data

☐ Active Service☐ Purple Heart Recipient☐ Pre-Discharge Claim Pending?

Branch of Service	Date Entered	Date Separated	Officer or Enlisted	Service Number
	//	//		
	//	//		
	//	//		

Reserve or National Guard Service

Branch of Service	Date Entered	Date Separated	Officer or Enlisted	Service Number
	//	//		
	//	//		
	//	//		
	//	//		

VA Claim #

☐ Discharged / have any service-connected disabilities

Indicate How You Will Use Your Certificate of Eligibility?

Previous VA Loans for Homes you Still Own

☐ Not Applicable (NA) - I Have Never Obtained a VA-Guaranteed Home Loan



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VA 26-1820 Loan Disbursement: NLR

Forms Tools Services

- Statement of Denial
- State-Specific Disclosure Information
- Transmittal Summary
- TX Broker Disclosure
- ULDD/PDD
- USDA Management
- UW Comparison
- VA 26-0286 Loan Summary
- VA 26-1805 Reasonable Value
- VA 26-1820 Loan Disbursement**
- VA 26-6393 Loan Analysis
- VA 26-8261A Veteran Status
- VA 26-8888 Data Reduction VAP

VA 26-1820 Loan Disbursement

Automatic Procedure ☐ Prior Approval Procedure ☐

1. VA Loan # 2b. Lender's VA ID #

2a. Lender's Loan # 3. Date of Report

Veteran Information

4a. First Name 6. Name

Last Name Phone

4b. SSN

5. Current Address **Relative Not Living with Veteran** ☐

Address

City

State Zip

Current Address

Foreign Address ☐

Address

City

State

Zip

Country

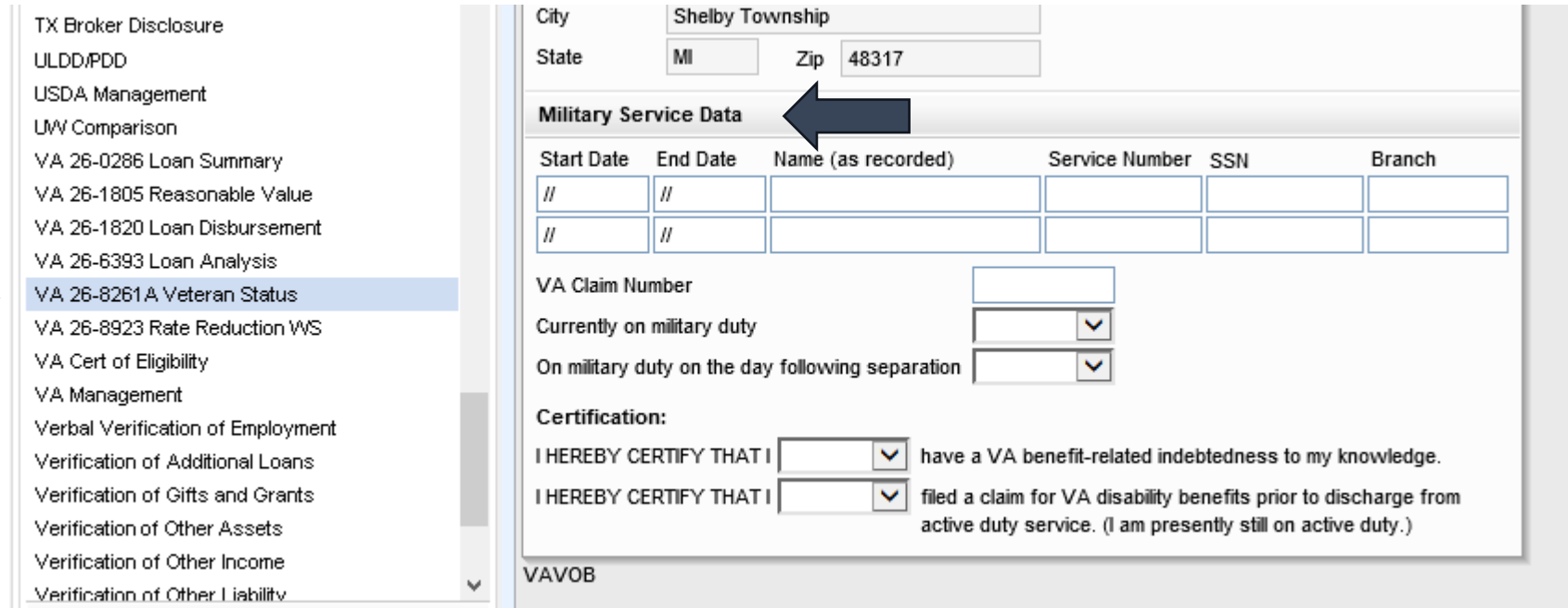
You will need to verify that the nearest relative information is completed.



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VA 26-8261A Veteran Status



TX Broker Disclosure
ULDD/PDD
USDA Management
U/V Comparison
VA 26-0286 Loan Summary
VA 26-1805 Reasonable Value
VA 26-1820 Loan Disbursement
VA 26-6393 Loan Analysis
VA 26-8261A Veteran Status
VA 26-8923 Rate Reduction WS
VA Cert of Eligibility
VA Management
Verbal Verification of Employment
Verification of Additional Loans
Verification of Gifts and Grants
Verification of Other Assets
Verification of Other Income
Verification of Other Liability

City
State Zip
Military Service Data
Start Date End Date Name (as recorded) Service Number SSN Branch

//	//				
//	//				

VA Claim Number
Currently on military duty
On military duty on the day following separation
Certification:
I HEREBY CERTIFY THAT I have a VA benefit-related indebtedness to my knowledge.
I HEREBY CERTIFY THAT I filed a claim for VA disability benefits prior to discharge from active duty service. (I am presently still on active duty.)
VAVOB

Military Service Data – Needs to be confirmed in encompass. It is required to be completed for all Veterans. If on Active Service = only include any activation for duty (inclusive of Reserve and National Guard). Include any periods of Active Duty of Training or Active Guard Duty.

VA Screens - Milestone

Processing Worksheet for Processor User

Corp UW: John Daquila (jdaquila) Days to Finish: -37 04/13/2025 11:24 AM
Loan Processor: Processor User (processor) ☐ Finished
Underwriter:

Documents

- ☐ Miscellaneous
- ☐ Flood Certificate
- ☐ Radon Gas Certification
- ☐ iWarranty of Completion of Construction - HUD 92544
- ☐ Description of Materials - HUD92005
- ☐ Builders Certification - HUD 92541
- ☐ Miscellaneous
- ☒ Compliance Report received : 04/09/25
- ☒ Compliance Report received : 04/10/25
- ☒ Underwriting received : 04/30/25
- ☐ Bank Statement ordered : 05/06/25
- ☐ Checks ordered : 05/06/25
- ☐ Earnest Money Deposit ordered : 05/06/25
- ☐ Gift Letter ordered : 05/06/25
- ☐ Bank Statement ready for UW : 05/13/25

Builder documents will be required to be in the file before a processor can "finish" the processing milestone

There are Document placeholders for the VA/FHA property documents.

These need to be added to the **eFolder** prior to completion of the Processing milestone.

VA Loan Sign Off

When you CTC the file, you will need to also sign off on the VA loan summary, mark recommend, put in the date, and sign.

SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION		
<input type="checkbox"/> Recommend that the application be approved since it meets all requirements of Chapter 37, Title 38, U.S. Code and applicable VA Regulations and directives.		
<input type="checkbox"/> Recommend that the application be disapproved for the reasons stated under "Remarks" above.		
The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (Loan was closed on the automatic basis.)		
49. DATE	50. SIGNATURE OF EXAMINER/UNDERWRITER (Sign in ink)	
51. FINAL ACTION <input type="checkbox"/> APPROVE APPLICATION <input type="checkbox"/> REJECT APPLICATION	52. DATE	53. SIGNATURE AND TITLE OF APPROVING OFFICIAL (Sign in ink)

VA 26-1820 Loan Disbursement
VA 26-6393 Loan Analysis
VA 26-8261A Veteran Status
VA 26-8923 Rate Reduction WS
VA Cert of Eligibility
VA Management
Verbal Verification of Employment
Verification of Additional Loans
Verification of Gifts and Grants
Verification of Other Assets
Verification of Other Income
Verification of Other Liability
☒ Show in Alpha Order ☒ Show All

Section F - Disposition of Application and Underwriter Certification

Examiner / Underwriter Recommendation
☐ Approved
☐ Disapproved

Date // 

Final Action
☐ Approved
☐ Rejected

Date // 



M/I FINANCIAL, LLC

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VA Loan Sign Off: Lender Cert

Print

Form Groups: Standard Forms Custom Forms

Look In: Companywide

Name

- 60 Day Letter
- Appraisal Request
- ARM Disclosure
- Borrower's Certification and Authorization
- Broker Fee Agreement
- Broker List of Services Performed
- Buydown Deposit Agreement
- Commitment Letter
- Commitment Texas
- Condition Summary - Internal and External
- Cover Sheet for initial Disclosures
- Detailed Conditional Approval Letter - Enhanced Conditions
- 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
- Lender's Statement of Intent

Add >

< Remove

Selected Forms (1)

Name

- VA Lender Cert

Options: Print forms with borrower data

Preview Print Print to File Add to eFolder Close



AUTOMATED UNDERWRITING SYSTEM LENDER CERTIFICATION FOR VA LOANS

I, the undersigned lender, hereby certify the case number was processed through DU and received an "Approve" rating. I further certify that all information entered into the system has been verified and that any credit discrepancies have been reconciled.

AND / OR

The undersigned lender certifies that the loan application, all verifications of employment, deposit and other income and credit verification documents have been processed in compliance with 38 CFR part 36; that all credit reports obtained in connection with the processing of this borrower's application have been provided to VA; that to the best of the undersigned lender's knowledge and belief, the loan meets the underwriting standards recited in chapter 37 of title 38 United States Code and 38 CFR part 36; and that all information provided in support of this application is true, complete and accurate to the best of the undersigned lender's knowledge and belief.

Signature

Date

The Automated Underwriting Lender Certification will still need to be completed by the Branch Underwriter prior to CTC. This can be found by pressing the printer icon, custom forms, and selecting VA Lender Cert.



Thank you



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M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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