DID YOU KNOW?

LO's and LOA's:

- Did you know we have a **2015 Itemization Fee Quick Reference Guide**? It provides a reference for where "non-standard" fees should be entered in the 2015 itemization. Some examples include realtor fees, POA recording, Trust Cert Recording, Mail away, CDD Maintenance, etc. Full copy is available on Wiki and MIU.

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

2015 Itemization Quick Reference

Realtor commission paid **by** buyer – **line 701**

(Closers will use lines 701,702, and 704 solely for realtor commissions and realtor bonus)

700. Total Sales / Brokers Commission	Borrower	Seller	Other 1,500.00	Total 1,500.00
	Borrower	Seller	Paid By / P / B / A / Paid To	
Division of Commission as Follows				
701. $ 1,500.00 To Joe Smith	1,500.00		B / O	

Realtor fees charged to buyer – such as **transaction fee, compliance fee, storage fee,** etc - **any fee line between 1310 and 1320, EXCEPT 1313,** which is reserved for completion escrow inspection fees.

| 1300. Additional Settlement Charges			Borrower	Seller	Other 395.00	Total 395.00
			Borrower	Seller ?	Paid By / P / B / A / Paid To	
1301. Required services that you can shop for						
1302.		To	*		/ O	
1303.		To	*		/ O	
1304.		To	*		/ O	
1305.		To	*		/ O	
1306.		To	*		/ O	
1307.		To	*		/ O	
1308.		To	*		/ O	
1309.		To	*		/ O	
1310. HOA - Capital Contribution		To	**		/ O	
1311. HOA - Transfer Fee		To	**		/ O	
1312. HOA Due Estimate		To	**		/ O	
1313. Completion Escrow Inspe		To M/I Financial, LLC	**		/ L	
1314. Realtor Admin Fee		To Realtor Co	**	395.00	B / O	
1315.		To	**		/ O	

- When completing a **Product Change CIC** any additional product-specific documents will need to be selected by branch.
  - For example, if flipping a loan from Conventional to FHA, the Loan Officer will be required to select "Additional documents" and attach to the CIC. See below for snippets of this process!

First, create the needed documents using the printer icon and add them to the **eFolder**. To do this, please select the document(s) from list and click **Add.** Once you've added the desired documents, click **Add to eFolder.**
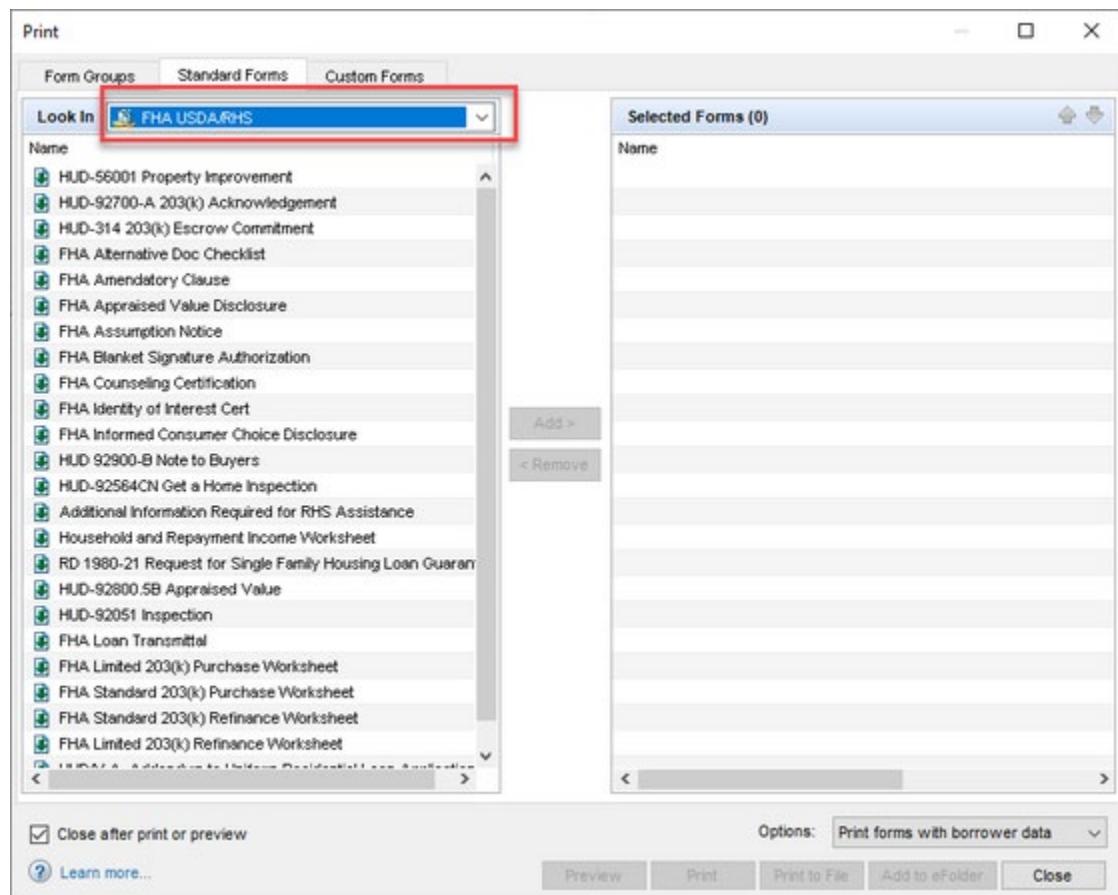
Go to eFolder, generate your documents and select "add additional docs" and then select to use the "Add eFolder Files" to select required documents.
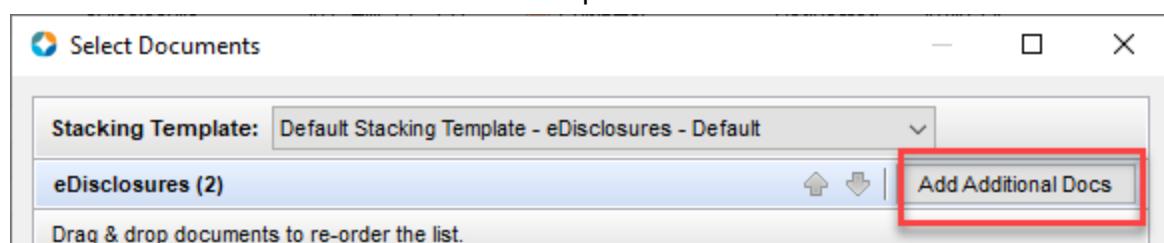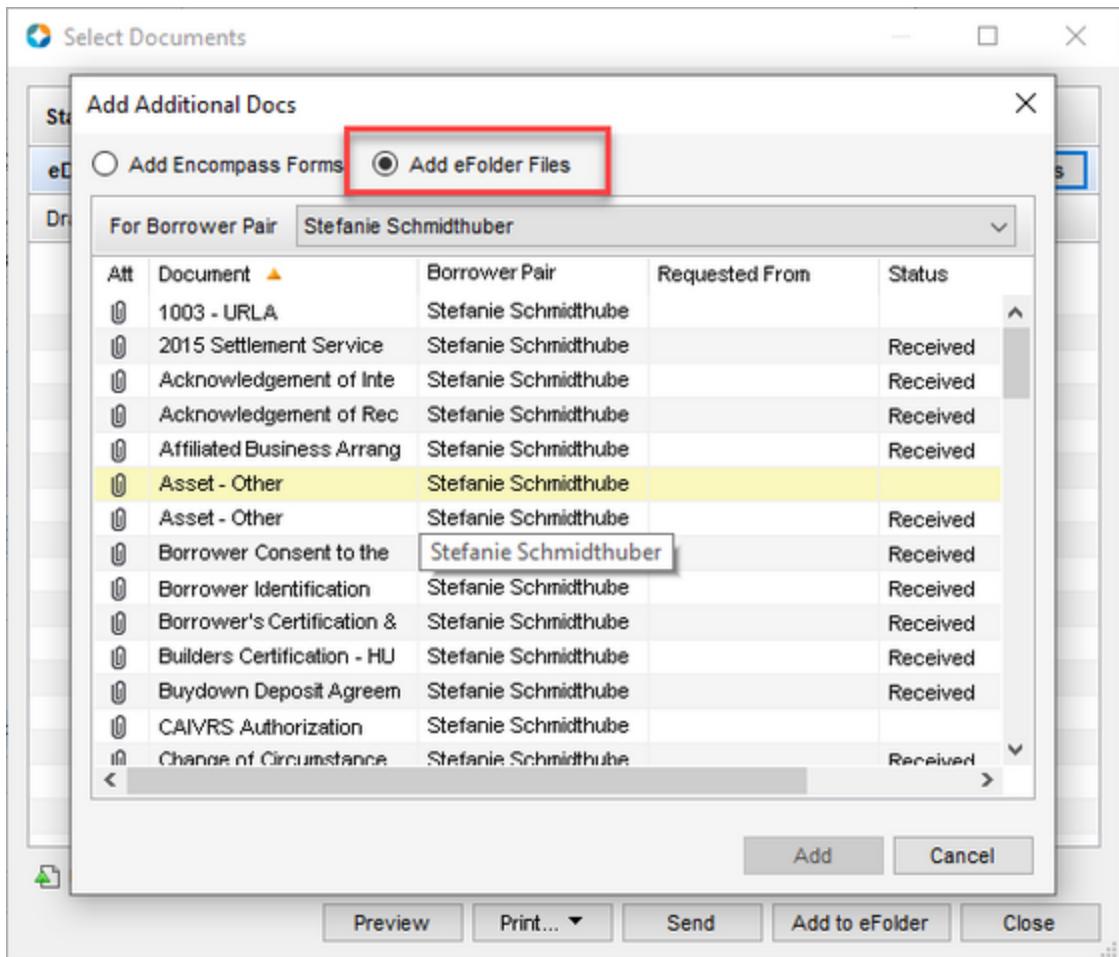
Loan Specialists:

- Great news! As of 12/5 Loan specialists have edit access to loans in the Application milestone. This change is intended to facilitate review and vendor service use on spec closings.

    Please note: Once the loan is submitted to underwriting (Submittal milestone finished), the loan specialist (and branch) will not be able to make changes until Corporate UW has completed the Conditional Approval milestone.

- **Loan Commitment – Blank conditions**:
  Did you know that if there are extra carriage returns on your commitment conditions the commitment letter will print <u>additional</u> blank conditions on the documents? See example below:

4. **Bank Statement** Please access the link sent to your email from our asset verifier, Accountchek. This will send us a 60 day history of your assets to verify what is needed for your funds to close and earnest money deposit.

5.

6.

7. **Subject to Re-verification** 45 days prior to closing verification of updated credit, income and sufficient funds to close will be required.

8. Child Care Letter. Provide letter from child care provider to show amount of monthly child
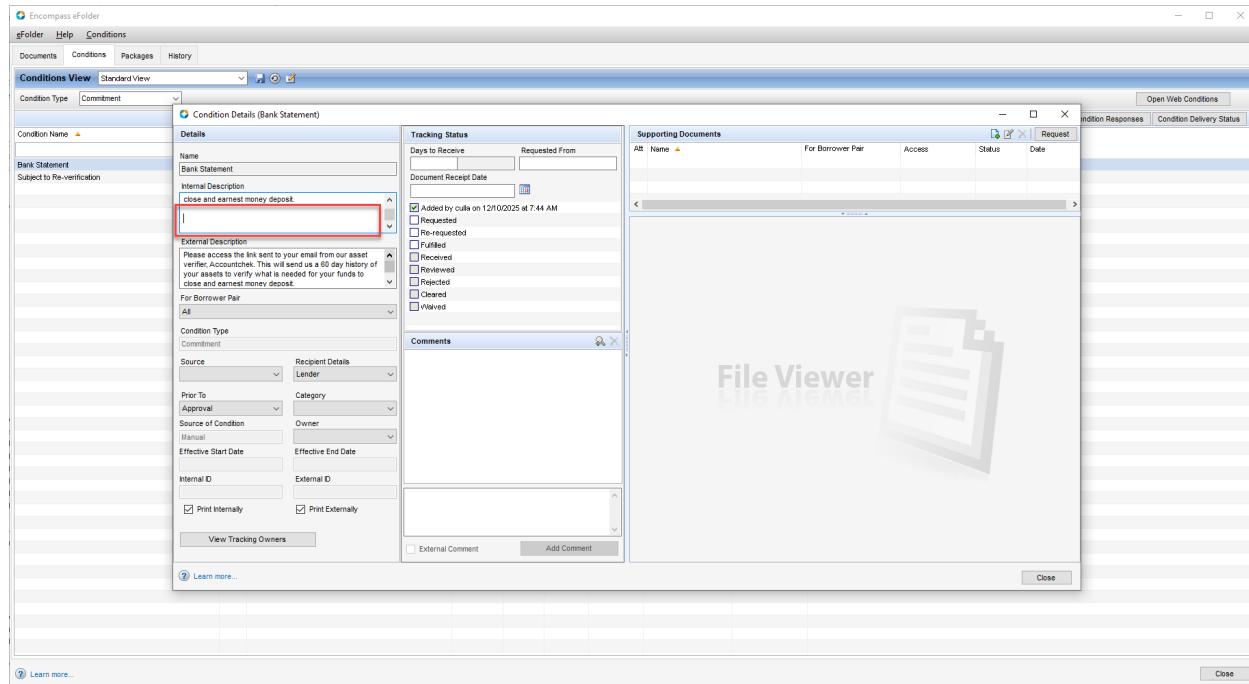
- **Loan Commitment Date:**
  We've had several cases where Loan Commitment dates have not populated on reports to reflect. If this happens, please go into the **eFolder** and mark the Loan Commitment as **Requested.** This will push the date into reporting. To verify, go to the **Additional Disclosure Information Page:**

Document Details (Loan Commitment)

Details

Name	Loan Commitment
Description	Loan Commitment
For Borrower Pair	Parth A Patel
For Milestone	🔲 Processing
Access	AU, BM, CL, CU, FN, LA, LD, LO, LP, Others, PC, UW,
Conditions	
ATR/QM	
Doc Groups	Decision Docs
Available	☑ WebCenter ☑ TPO Portal ☑ EDM Lenders

Files

Name	Date	Current V
📄 Loan Commitment	12/05/25 04:25 PM	☑

1 / 4 ∧ ∨

↺ ↻ 🗑 | ✕ ✓

1

2

Tracking

Status | Comments

Days to Receive				
Days to Expire				
Requested From				
☑ Requested	12/05/25 04:32 PM	🔽	mcwhite	🔍
☑ Re-requested	12/07/25 10:30 AM	🔽	mcwhite	🔍
☑ Received	12/05/25 04:25 PM	🔽	mcwhite	🔍

Decem

RE: Yo

Dear P:

Congra

Upon y
followin

Propert

Forms	Tools	Services

1003 URLA - Lender
1003 URLA Continuation
1003 URLA Part 1
1003 URLA Part 2
1003 URLA Part 3
1003 URLA Part 4
2015 Itemization
Additional Disclosures Information
Additional Requests Information

Appraisal Notice

We must receive your written request no later than [ ] days after w

Mortgage Loan Origination Agreement

We are licensed as a "Mortgage Broker" under [ ]

Mortgage Loan Commitment

Mortgage Loan Commitment Date	//	📅
Mortgage Loan Commitment Expires	//	📅