



eFolder Overview



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eFolder File Manager



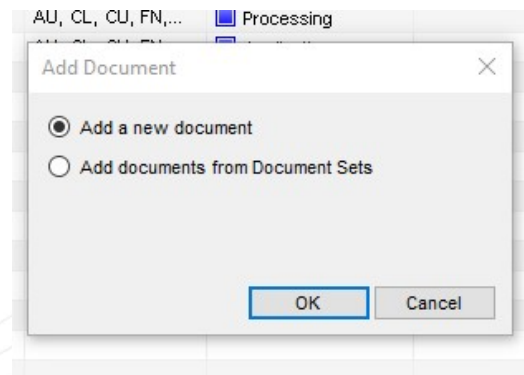
Within the eFolder, File Manager, you will have the ability to:

- Browse and Attach files (Upload)
- Merge files
- Split files
- Annotate



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eFolder File Manager – Browse and Attach Files/Upload

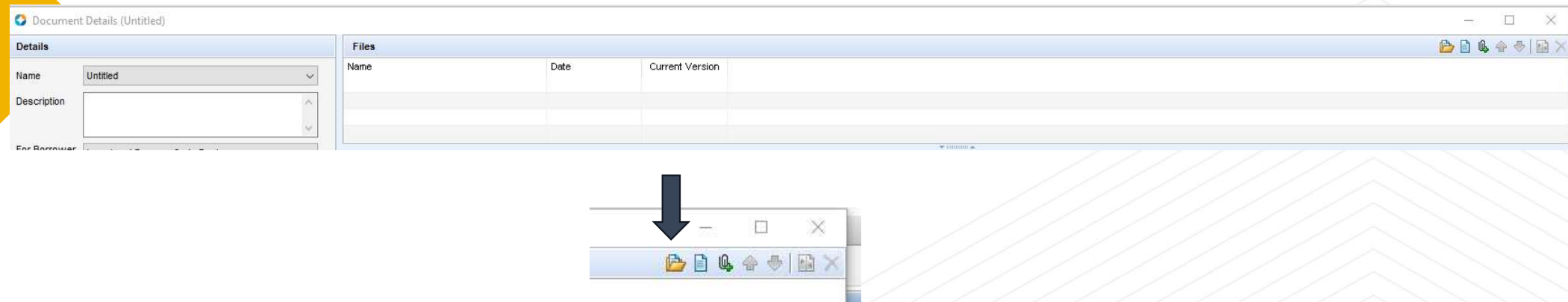


In order to attach files in the eFolder, you will need to first select add new document icon and press ok. This will put you into the document details screen.



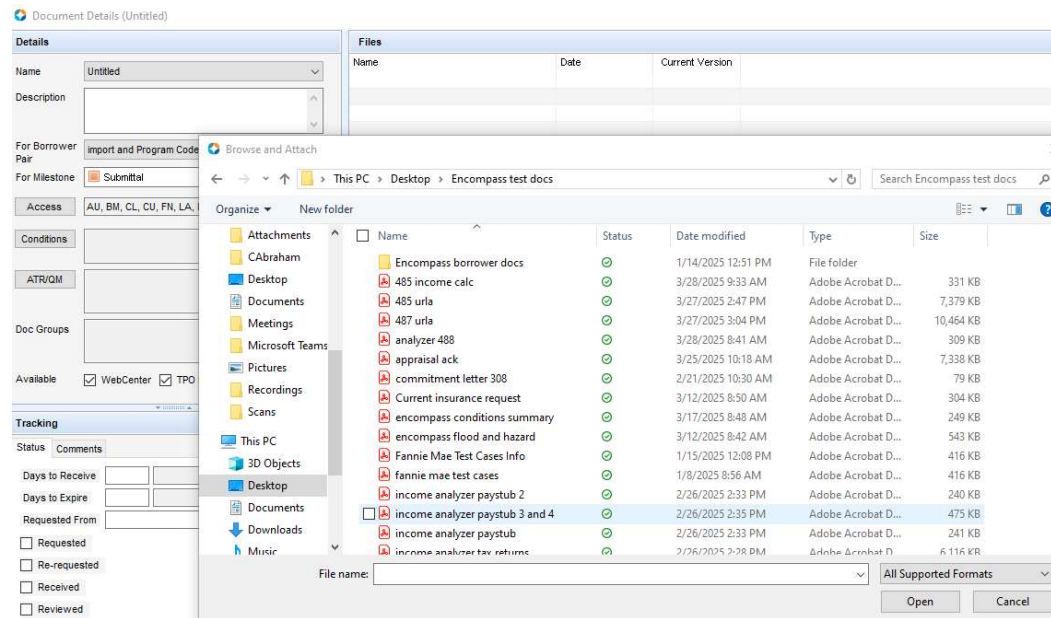
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eFolder File Manager – Browse and Attach Files/Upload



In document details, you will need to press the browse and attach icon, to add new document.

eFolder File Manager – Browse and Attach Files/Upload



You will locate the documents you wish to upload.

eFolder File Manager – Browse and Attach Files/Upload

The screenshot displays the 'Document Details (Untitled)' window. On the left, the 'Details' tab is active, showing fields for Name, Description, For Borrower, For Milestone, Access, Conditions, ATR/GM, Doc Groups, and Available. The 'Tracking' tab is also visible, showing Status, Comments, Days to Receive, Days to Expire, Requested From, and a list of actions (Requested, Re-requested, Received, Reviewed, Ready for UW, Ready to Ship). The 'Files' tab is active, showing a list of files with columns for Name, Date, and Current Version. A file named 'Income analyzer paystub 3 and 4.pdf' is selected. Below the file list, there is a preview of the document, which is an 'Earnings Statement' for Alpha Bravo Charlie Technologies. The statement includes company information, employee information, and a table of earnings and other benefits.

Earnings	rate	hours	this period	YTD
Regular	0.00	80	2,050.00	5,992.30
Overtime				
Commission			425.00	1,153.57
Bonus				
Tip				

Other Benefits	current	YTD
HSA	50.00	100.00

Total Work Hrs: 80

The chosen document will then upload into the document details.



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eFolder File Manager – Browse and Attach Files/Upload

Document Details (Paystub)

Details

Name: Paystub

Description: Paystubs

For Borrower Pair: Import and Program Code Davis

For Milestone: Submittal

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

Conditions: Pay Stubs

ATR/QM:

Doc Groups: Income, Needs List - Initial, Underwriting

You can name the attachment from the dropdown and if available, assign the document to a condition. When finished you will press close, and the attachment will appear in the documents folder.

Documents Conditions Packages History

Documents View Standard View

Document Group (All Documents)

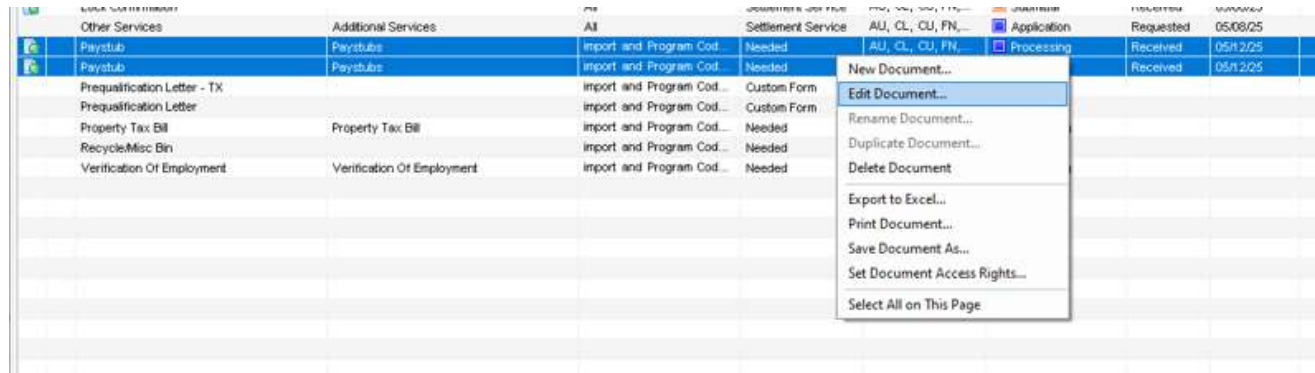
Documents (14)

Att	Fo	Name	Description
<input type="checkbox"/>	<input type="checkbox"/>	Bank Statement	
<input type="checkbox"/>	<input type="checkbox"/>	Fee Service	
<input type="checkbox"/>	<input type="checkbox"/>	IRS-W2	W-2s - Last 2 years
<input type="checkbox"/>	<input type="checkbox"/>	Loan Summary Worksheet	Loan Summary Worksheet
<input type="checkbox"/>	<input type="checkbox"/>	Lock Confirmation	
<input type="checkbox"/>	<input type="checkbox"/>	Other Services	Additional Services
<input type="checkbox"/>	<input type="checkbox"/>	Paystub	Paystubs
<input type="checkbox"/>	<input type="checkbox"/>	Paystub	Paystubs
<input type="checkbox"/>	<input type="checkbox"/>	Prequalification Letter - TX	



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eFolder File Manager – Merging Documents



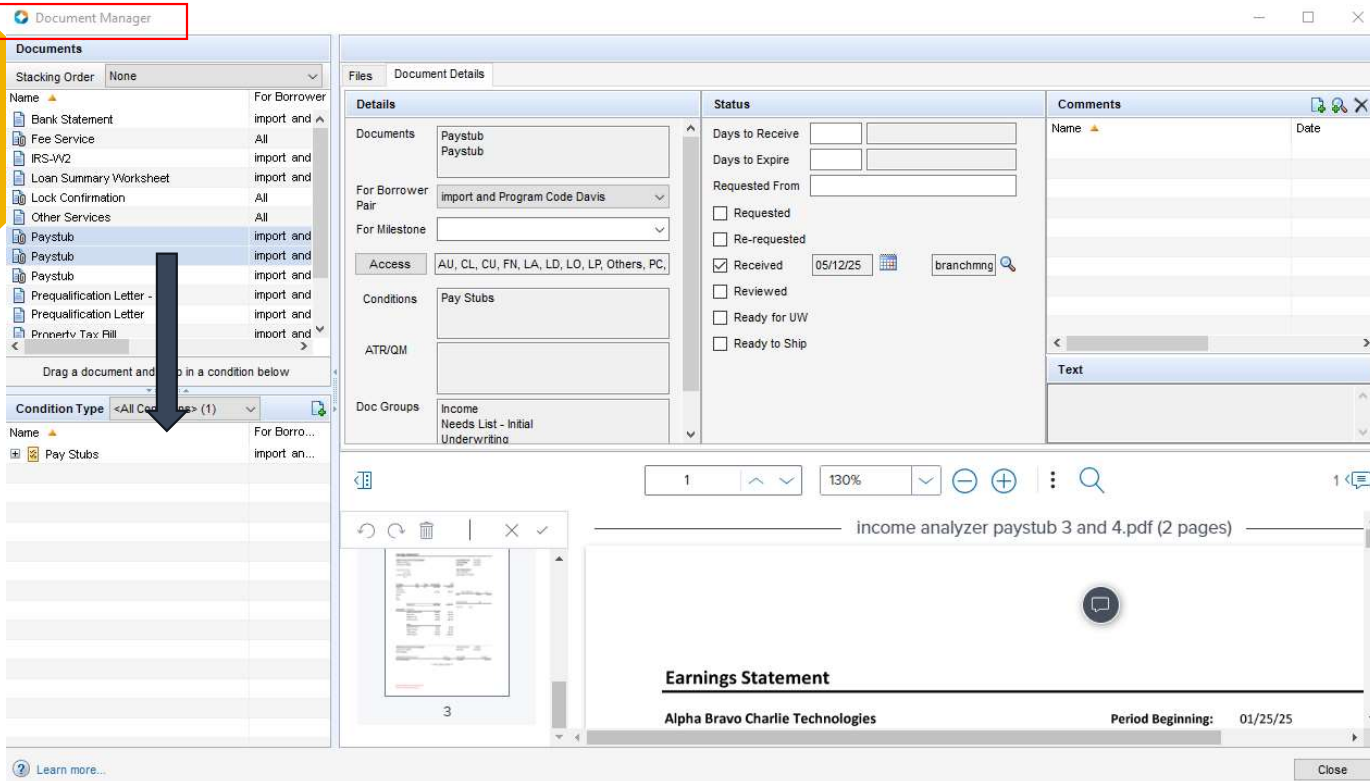
If you have several documents that need to be merged into one document, (for example 1 page each of bank statement that needs to be combined) you will need to highlight the documents. Once highlighted, you will need to right click and press the edit document.

This will then open up the Document Manager.



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eFolder File Manager – Merging Documents



The two documents will then combine into one in the window/pane area.

Drag and drop the highlighted documents to the condition type and press close.

Then the merged document will appear in the documents folder.

eFolder File Manager – Extracting/Splitting

The screenshot displays the eFolder File Manager interface. On the left, the 'Details' panel for a document named 'Paystub' is visible, showing fields for Name, Description, For Borrower Pair, For Milestone, Access, Conditions, ATR/QM, Doc Groups, and Available. Below this is the 'Tracking' section with status options like Requested, Re-requested, Received, and Reviewed. The main area shows a list of files, including 'income analyzer paystub 3 and 4.pdf'. A callout box highlights the 'Edit File' button. Below the callout, two document thumbnails are shown, labeled 1 and 2, with checkboxes indicating they are selected for splitting.

Details

Name: Paystub
Description: Paystubs
For Borrower Pair: import and Program Code Davis
For Milestone: Submittal
Access: AU, BM, CL, CU, FN, LA, LD, LO, LP, Others, PC, UW

Files

Name	Date	Current Version
income analyzer paystub 3 and 4.pdf	05/12/25 01:30 PM	✓

Document Details (Paystub)

Details

Name: Paystub
Description: Paystubs
For Borrower Pair: import and Program Code Davis
For Milestone: Submittal
Access: AU, BM, CL, CU, FN, LA, LD, LO, LP, Others, PC, UW
Conditions: Pay Stubs
ATR/QM:
Doc Groups: Income Needs List - Initial Underwriting
Available: ☒ WebCenter ☒ TPO Portal ☒ EDM Lenders

Tracking

Status: Comments
Days to Receive:
Days to Expire:
Requested From:
☐ Requested
☐ Re-requested
☒ Received 05/12/25 12:00 AM
☐ Reviewed

Files

Name	Date	Current Version
income analyzer paystub 3 and 4.pdf	05/12/25 01:30 PM	✓

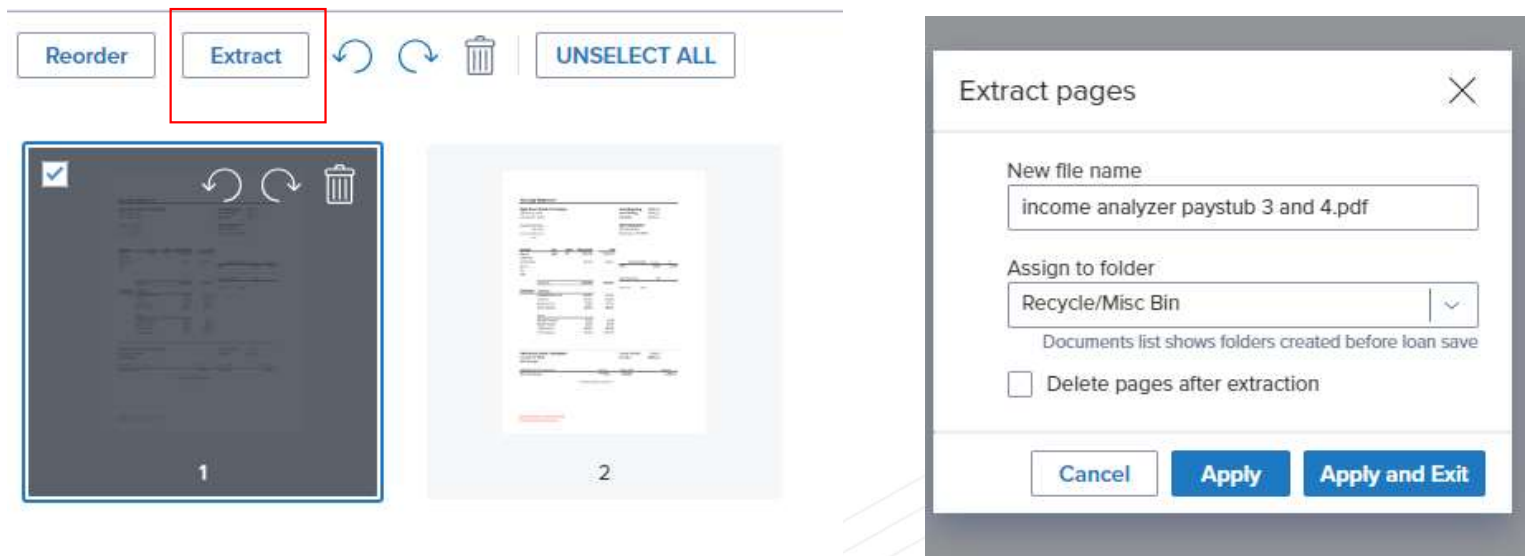
Edit File

1

2

In the eFolder, documents, open up the document you would like to split. Mark the documents you would like to edit. (holding down the cntrl button) Press the edit file button.

eFolder File Manager – Extracting/Splitting



To extract a document, mark the document you would like to separate and press extract. It will ask what folder you want to assign the document to. Once chosen, press apply. The document will then go to the assigned folder.



eFolder File Manager – Annotating

The screenshot displays the Encompass eFolder application. On the left, a sidebar contains a 'Details' tab for the document '1003 - URLA'. The main area shows a list of files with columns for Name, Date, and Current Version. Below the list, there are controls for page number (1), zoom (110%), and a 'Download' button. A context menu is open over the 'Download' button, showing options for 'Download', 'Print', 'Add Annotation', and 'Search'. A dark blue callout box contains text explaining the annotation process. In the bottom right corner, a panel indicates 'No Annotations Yet.' and provides a 'Create an Annotation' button.

Encompass eFolder

Document Details (1003 - URLA)

Details

Name: 1003 - URLA

Description:

For Borrower Pair: John and Mary Homeowner

For Milestone: Submittal

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

Name	Date	Current Version
1003 - URLA.pdf	05/15/25 03:44 PM	<input checked="" type="checkbox"/>
1003 - URLA.pdf	05/15/25 04:47 PM	<input checked="" type="checkbox"/>

1 110% Download

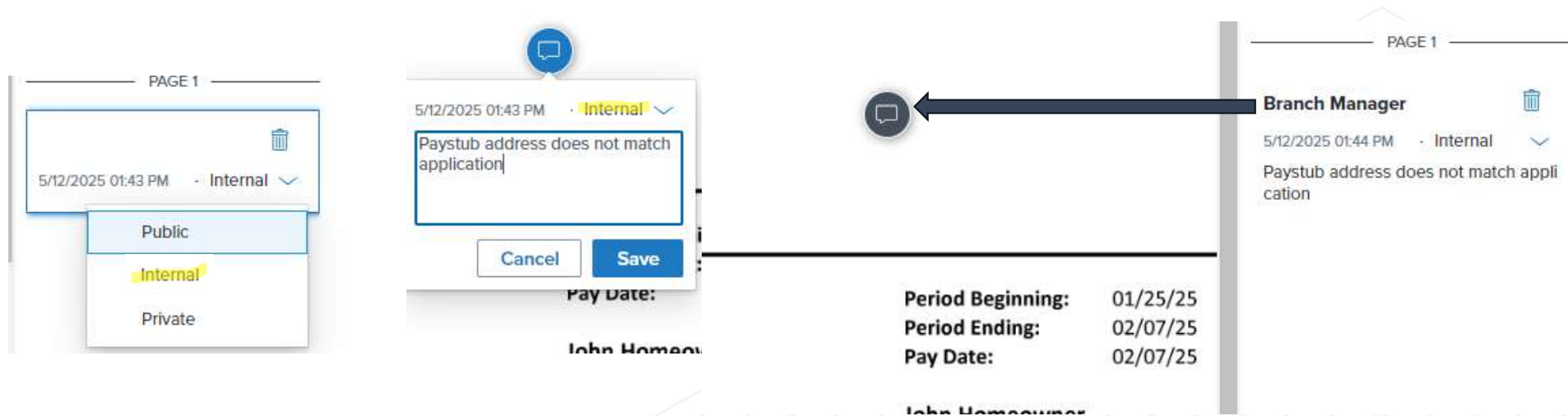
Download Add Annotation

No Annotations Yet.

Create an Annotation

When you are attaching your documents, you can annotate a document items you want to draw attention to. In the eFolder, go into Document Details screen from the documents. You will want to add annotation, then create annotation. This will open up a dialog box.

eFolder File Manager – Annotating



There are three types of annotations:

1. Public – anyone can see these comments, including our end investors.
2. Internal – anyone within M/I Financial
3. Private – just the person completing the annotation.

Best practice would be to mark your comments internal. You will add the internal annotation and press save. It will appear to the right and be marked on the document as well.



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M/I TITLE AGENCY



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TransOhio Residential Title



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