

Sending Disclosures & CLCs to B3, B5, B7



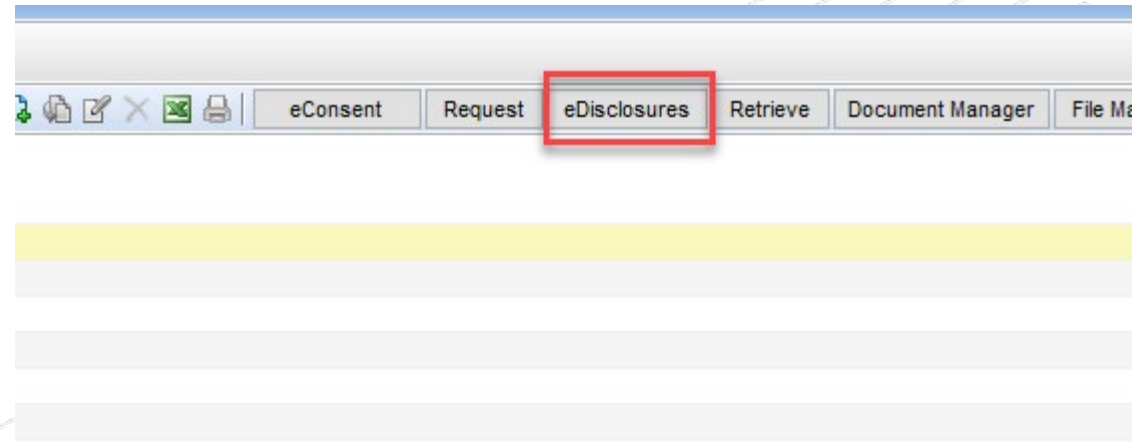
M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Disclosure

Disclosing for B3, B5 & B7 in Encompass requires an Additional step as the disclosures will not automatically send to **ALL** borrower pairs

To start, follow your standard disclosure procedures. Once you've completed the disclosures, go to the **eFolder** and select **eDisclosures**.



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Select the **Borrower Pair** from the dropdown on the Send eDisclosure page

Send eDisclosures

Select a Plan Code.

For Borrower Pair Alice Firstimer

Select a Plan Code ?

Filter: Loan Type = Conventional and Lien Pos is any of FirstLien;First Lien;First and A... Clear Filter

Investor	Description	Plan Code
Generic	All Fixed Rate Conventional 1st Lien Loans	

Loan Data Order eDisclosures Cancel

Select your first borrower pair (B1 B2) and click Order eDisclosures

Click **Send**

Select Documents

Stacking Template: **Default Stacking Template - eDisclosures - Default**

eDisclosures (33) **Add Additional Docs**

Drag & drop documents to re-order the list.

	☒ Document Title	Document Type	Signature Type
	☒ Change of Circumstance Cover Letter	Standard Form	Informational
	☒ Loan Estimate	eDisclosure	eSignable
	☐ Borrower's Certification of Authorization	eDisclosure	eSignable
	☐ 2015 Settlement Service Provider List	eDisclosure	eSignable
	☐ Borrower Consent to the Use of Tax Return	eDisclosure	eSignable
	☐ Credit Score Disclosure Exception for Loan	eDisclosure	Informational
	☐ Supplemental Consumer Information Form	eDisclosure	Informational
	☐ Social Security Administration Authorization	eDisclosure	eSignable
	☐ Notice of Right to Receive Copy of Written	eDisclosure	eSignable
	☐ Hazard Insurance Authorization, Requirement	eDisclosure	eSignable
	☐ Mortgage Fraud is Investigated by the FBI	eDisclosure	eSignable
	☐ Fair Credit Reporting Act	eDisclosure	eSignable
	☐ Equal Credit Opportunity Act Notice	eDisclosure	eSignable
	☐ USA Patriot Act Information Disclosure	eDisclosure	eSignable
	☐ FL Statement of Anti-Coercion	eDisclosure	eSignable
	☐ PMI Disclosure - Fixed Rate Mortgage	eDisclosure	eSignable

☐ Documents not part of the stacking template Modified since last draw Removed since last draw

Preview **Print...** **Send** **Add to eFolder** **Close**

Encompass automatically selects the documents that need to be disclosed. In this example, we are issuing a CIC.

CIC disclosures for B3, B5, B7

To send a CIC to B3, B5, or B7, you will need to re-select the reason for CIC.

Multiple Borrower Pairs

When there are multiple borrower pairs, Encompass is looking for Disclosure Tracking records for **all** borrower pairs.

As the Reason and Changed Circumstance options clear upon disclosing of documents, **these options need to be re-selected for each borrower pair for Encompass to accept the records to satisfy the Compliance Timeline.**



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CIC disclosures for B3, B5, B7

To send a CIC to B3, B5, or B7, you will need to re-select the reason for CIC.

board Reports

1st Loan #: 2000001605 LTV: 87.833/87.833/87.833 Rate: 6.500% Est Closing Date: 09/30/2025
Loan Amount: \$658,750.00 DTI: 46.563/46.563 Not Locked FS: Officer User

Loan Estimate Page 1

Disclosure Information

☒ Fee Level Disclosures

Reason

☐ Changed Circumstance - Settlement Charges

☐ Changed Circumstance - Eligibility

☐ Revisions requested by the Consumer

☐ Interest Rate dependent charges (Rate Lock)

☐ Expiration (Intent to Proceed received after 10 business days)

☐ Delayed Settlement on Construction Loans

☐ Other

☒ Changed Circumstance

Changes Received Date: 09/15/2025

Revised LE Due Date: 09/18/2025

Changed Circumstance

Change in loan amount

Comments

Change in loan amount

Last Sent Date: 09/15/2025

By: Catherine E Monasterio(cmonasterio)

Sent Method: eFolder eDisclosures

Received Date: 09/18/2025

☒ Intent to Proceed Loan Estimate sent on: 09/09/2025

Received Date: 09/09/2025

Received By: Officer User(officer)

Received Method: Signature

Comments

Lender's Info

Name of Lender: MI Financial, LLC

Current Assigned Name: Catherine E Monasterio

Re-select the reason for CIC to disclose to additional borrower pairs (B3, B5, B7)

Select the **Borrower Pair** from the dropdown on the Send eDisclosure page. In this example, we'd select Suzi Builder (B3) as we've already disclosed to Alice Firstimer (B1)

Send eDisclosures

Select a Plan Code.

For Borrower Pair

Select a Plan Code

Filter: Loan Type = Conventional and Lien Pos is any of FirstLien;First Lien;First and A... Clear Filter

Investor	Description	Plan Code
Generic	All Fixed Rate Conventional 1st Lien Loans	

Loan Data Order eDisclosures Cancel

Select the borrower(s) you'd like to send your disclosures to

The appropriate disclosures (initial/CIC) will generate and you can send to borrower(s).

Select Documents

Stacking Template: Default Stacking Template - eDisclosures - Default

eDisclosures (33) ↑ ↓ Add Additional Docs

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	☐ 2015 Settlement Service Provider List	eDisclosure	eSignable
	☐ Borrower Consent to the Use of Tax Return	eDisclosure	eSignable
	☐ Credit Score Disclosure	eDisclosure	eSignable
	☐ Supplemental Consumer Information Form	eDisclosure	Informational
	☐ Social Security Administration Authorizatio	eDisclosure	eSignable
	☐ Notice of Right to Receive Copy of Written	eDisclosure	eSignable
	☐ Hazard Insurance Authorization, Requirem	eDisclosure	eSignable
	☐ Mortgage Fraud is Investigated by the FBI	eDisclosure	eSignable
	☐ Fair Credit Reporting Act	eDisclosure	eSignable
	☐ Equal Credit Opportunity Act Notice	eDisclosure	eSignable
	☐ USA Patriot Act Information Disclosure	eDisclosure	eSignable
	☐ FL Statement of Anti-Coercion	eDisclosure	eSignable
	☐ PMI Disclosure - Fixed Rate Mortgage	eDisclosure	eSignable

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Preview Print... **Send** Add to eFolder Close

Send eDisclosures

Message

Sender Type	Name	Email
Current User	Officer User	officer@mihomes.com

Recipient Type	Name	Email	Phone Number
☒ Borrower	Suzi Builder	cmonasterio@mihomes.com	M: 305-609-5286

* Subject: Electronic Loan Document Request

Arial 10 **B I U**

Dear <<Recipient Full Name >>,
As part of the loan process, we have prepared a set of electronic disclosures (eDisclosures) that require your review and signature. These documents contain important information about your loan terms and conditions.

What You Need to Do:

1. **Review the Documents:** Please take your time to carefully read through each document.

Notify Additional Users (0 Users selected) ☒ Notify me when borrower receives the package. ☐ Notify me when borrower does not access by 09/11/2025

Borrower Signing Options

* Borrower Signing Option: eSign (electronically sign and return)

Send Cancel



M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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