



Adding At Closing Conditions



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

Adding at Closing Conditions – Condition Set

Corporate underwriting will have an at closing condition set added to the standard conditions for each loan.

If an additional at closing conditions are needed to be added, you will start by going into the eFolder, Conditions, Add conditions.

You can add whether from condition set or by adding a blank condition.

In this example you are adding a condition from condition set.



The screenshot shows the 'Conditions View' interface in the eFolder application. The 'Conditions' tab is selected in the top navigation bar. Below the navigation bar, there's a 'Conditions View' header with a dropdown menu set to 'Condition View Branch UW'. A 'Condition Type' dropdown is set to '<All Conditions>'. The main area displays a table of conditions. The table has columns: Condition Name, Do..., External Description, Prior To, Comment, Disposition, Latest Status, Latest Status Date/Time, Latest Status User, and Internal Id. The table lists several conditions, including 'Access to Funds', 'Appraisal', 'AUS Findings - Cert', 'Bank Statements', 'DRIVE Findings', 'Earnest Money Verification', 'Flood Certificate', 'Inquiries LOE', 'Pay Stubs', 'Sales Contract', and 'Survey'. An 'Add Condition' dialog box is open in the foreground, showing options to 'Add From': 'Conditions List', 'Condition Set' (selected), 'Automated Conditions', and 'Blank Condition'. Below these, there are radio button options for 'DU Findings', 'LPA Feedback Certificate', and 'EarlyCheck'. The 'OK' and 'Cancel' buttons are at the bottom of the dialog.

Condition Name	Do...	External Description	Prior To	Comment	Disposition	Latest Status	Latest Status Date/Time	Latest Status User	Internal Id
Access to Funds	0	Provide copy of 1099 for the following year _____	Approval	0	Added	06/25/2025 09:25 AM	underwriter	BranchUW	
Appraisal	0	Provide fully complete FNMA 1004C - Appraisal must be...	Approval	0	Added	06/25/2025 09:25 AM	underwriter	BranchUW	
AUS Findings - Cert	1	AUS Cert/Lender Cert to be signed by branch.	Approval	0	Added	06/25/2025 09:25 AM	underwriter	BranchUW	
Bank Statements	2	Provide all pages of banks statements for account at _____	Approval	0			underwriter	BranchUW	
DRIVE Findings	0	Verify that all DRIVE 'high' and 'medium' conditions have...	Approval	0			underwriter	BranchUW	
Earnest Money Verification	0	Provide a copy of earnest money deposit check in the a...	Approval	0			underwriter	BranchUW	
Flood Certificate	1	Life of Loan flood certificate to indicate if property is in a...	Approval	0			underwriter	BranchUW	
Inquiries LOE	0	Provide signed letter of explanation to explain the credit i...	Approval	0			underwriter	BranchUW	
Pay Stubs	2	Provide copies of the most recent pay statements for <t...	Approval	0			underwriter	BranchUW	
Sales Contract	1	Fully executed sales contract including all addendums	Approval	0			underwriter	BranchUW	
Survey	0	Surveys are subject to review prior to Closing. There can...	Closing	0			underwriter	Closing	

Adding at Closing Conditions – Condition Set

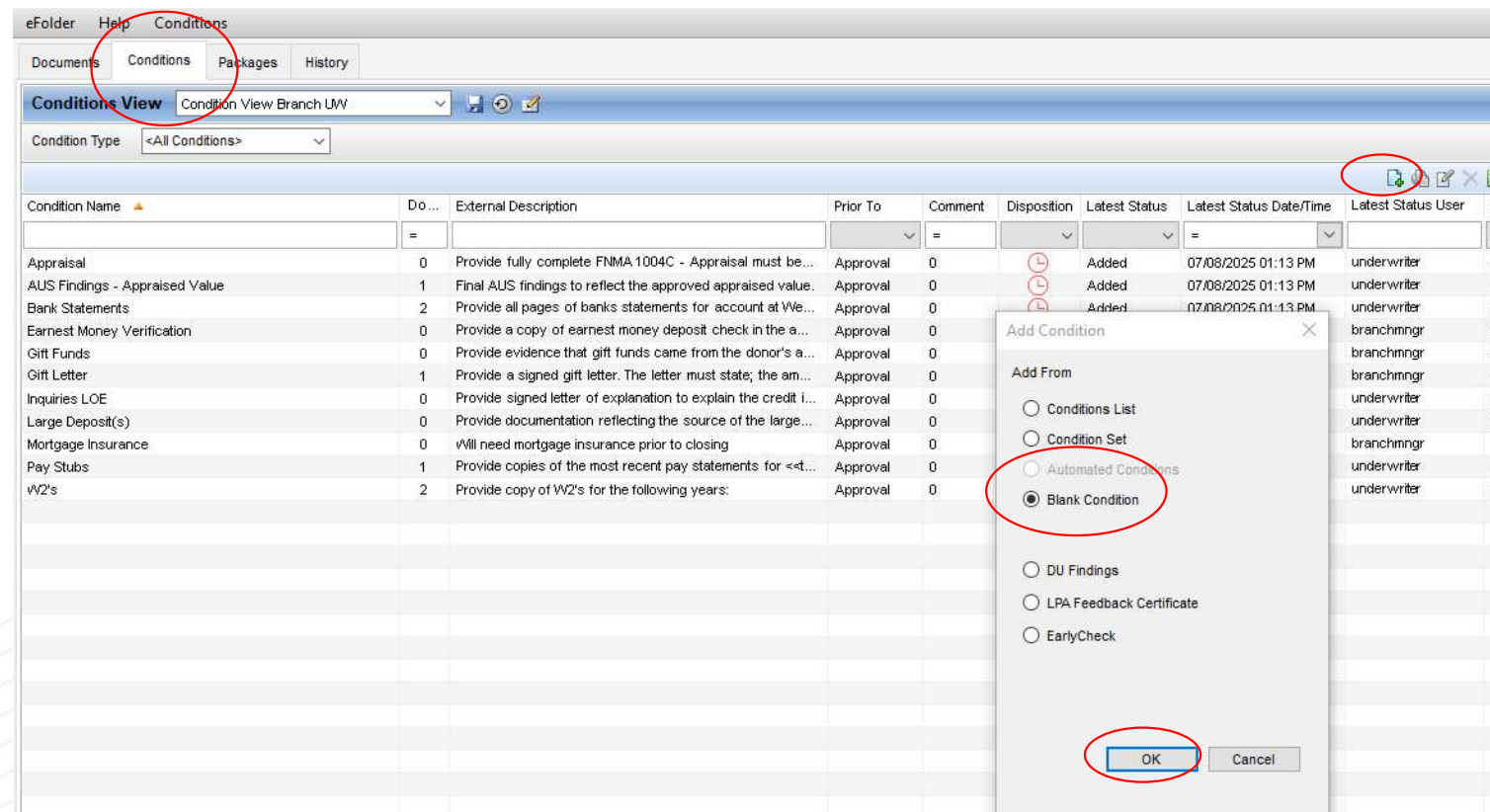
The screenshot displays the 'Conditions View' window in the eFolder application. The 'Conditions View Branch UW' dropdown is selected. The 'Condition Type' is set to '<All Conditions>'. A red circle highlights the 'Add Conditions From Condition Set(3 Selected)' button. Below this, a list of condition sets is shown, with 'All Closing Conditions' selected. A table lists various closing conditions, including 'Closing - Approval Logging', 'Closing - Liens Against Subject Property', 'Closing - Refresh Required', 'Closing - Assignment', 'Closing - FHA New Construction Warranty', 'Closing - Final Closing Disclosure', 'Closing - Amendment Clause', 'Closing - FHA-Warranty Of Completion Form 92544 Signed', 'Closing - VVOE - Verbal Verification of Employment', 'Closing - USDA - Form RD 3555-21 Signatures Required', 'Closing - VA - Final Typed URLA & Addendum', 'Closing - PMI Disclosure', 'Closing - Cash to Close', 'Closing - Final URLA Signed', 'Closing - Seller Contribution', and 'BranchUW Evidence Loan is Paid Off'. A red circle highlights the 'Add' button in the table's right column. Another red circle highlights the 'Add' button at the bottom right of the window.

Internal Id	Condition Name	Internal Description	External Description
Closing	Approval Logging	Provide evidence FHA appraisal logging is completed in...	Provide evidence FH...
Closing	Liens Against Subject Property	Provide evidence that all liens against subject property h...	Provide evidence the...
Closing	Refresh Required	Refreshed credit is required. If debt to income ratio incre...	Refreshed credit is r...
Closing	Assignment	Assignment	Assignment
Closing	FHA New Construction Warranty	Provide evidence builder has enrolled new construction...	Provide evidence bui...
Closing	Final Closing Disclosure	Closing Package cannot be released until the Final Closi...	Closing Package car...
Closing	Amendment Clause	FHA Amendment Clause signed and dated by all parties	FHA Amendment Cla...
Closing	FHA-Warranty Of Completion Form 92544 Signed	FHA Warranty of Completion Form 92544 signed by buil...	FHA Warranty of Co...
Closing	VVOE - Verbal Verification of Employment	Verbal Verification of Employment must be obtained 5 da...	Verbal Verification o...
Closing	USDA - Form RD 3555-21 Signatures Required	Borrower and Lender to sign all required USDA forms (F...	Borrower and Lende...
Closing	VA - Final Typed URLA & Addendum	Final Typed URLA With VA Application Addendum To Be...	Final Typed URLA W...
Closing	PMI Disclosure	Borrower to sign PMI disclosure	Borrower to sign PMI...
Closing	Cash to Close	Borrower Cash To Close Cannot Exceed \$_____	Borrower Cash To C...
Closing	Final URLA Signed	Final URLA signed and dated by mortgage originator an...	Final URLA signed a...
Closing	Seller Contribution	Seller contribution cannot exceed ____% (\$_____)	Seller contribution ce...
BranchUW	Evidence Loan is Paid Off	Provide documentation verifying the following lien(s) has...	Provide documentati...

You will choose your closing conditions and press the middle add button to move it over to the right side. When your selections are complete, you will press the bottom add button.

Adding at Closing Conditions – Blank Condition

To add a blank closing condition, you will start by going into the eFolder, Conditions, Add conditions, blank conditions, and press ok.



The screenshot shows the eFolder application interface. The 'Conditions' tab is selected in the top menu. Below the menu, there are tabs for 'Documents', 'Conditions', 'Packages', and 'History'. The 'Conditions View' section shows a dropdown for 'Condition Type' set to '<All Conditions>'. A table lists various conditions with columns for 'Condition Name', 'Do...', 'External Description', 'Prior To', 'Comment', 'Disposition', 'Latest Status', 'Latest Status Date/Time', and 'Latest Status User'. The 'Add Condition' dialog box is open, showing options to 'Add From'. The 'Blank Condition' option is selected with a radio button. The 'OK' button is highlighted at the bottom of the dialog box.

Condition Name	Do...	External Description	Prior To	Comment	Disposition	Latest Status	Latest Status Date/Time	Latest Status User
Appraisal	0	Provide fully complete FNMA 1004C - Appraisal must be...	Approval	0		Added	07/08/2025 01:13 PM	underwriter
AUS Findings - Appraised Value	1	Final AUS findings to reflect the approved appraised value.	Approval	0		Added	07/08/2025 01:13 PM	underwriter
Bank Statements	2	Provide all pages of banks statements for account at We...	Approval	0		Added	07/08/2025 01:13 PM	underwriter
Earnest Money Verification	0	Provide a copy of earnest money deposit check in the a...	Approval	0				branchmgr
Gift Funds	0	Provide evidence that gift funds came from the donor's a...	Approval	0				branchmgr
Gift Letter	1	Provide a signed gift letter. The letter must state; the am...	Approval	0				underwriter
Inquiries LOE	0	Provide signed letter of explanation to explain the credit i...	Approval	0				underwriter
Large Deposit(s)	0	Provide documentation reflecting the source of the large...	Approval	0				branchmgr
Mortgage Insurance	0	Will need mortgage insurance prior to closing	Approval	0				underwriter
Pay Stubs	1	Provide copies of the most recent pay statements for <4...	Approval	0				underwriter
W2's	2	Provide copy of W2's for the following years:	Approval	0				underwriter

Add Condition

Add From

- ☐ Conditions List
- ☐ Condition Set
- ☐ Automated Conditions
- ☒ Blank Condition
- ☐ DU Findings
- ☐ LPA Feedback Certificate
- ☐ EarlyCheck

OK **Cancel**

Adding at Closing Conditions – Blank Condition

Once you press ok, the Add Blank Condition box will open, you will need to designate the condition to be for which borrower, condition type will be Branch UW, and complete a condition name, then press Add.

The Conditions Detail box will open you will need to add a Description, designate Prior To, mark print internally/externally, and close.

Added 07/08/2025 01:13 PM

Add Condition

Add From

☐ Conditions List

Add Blank Condition

For Borrower Pair
All

Condition Type
Branch UW

Condition Name
Credit inquiry to be signed

Add Cancel

Condition Details (Credit inquiry to be signed)

Details

Name
Credit inquiry to be signed

Internal Description
Signed credit inquiry

External Description
Signed credit inquiry

For Borrower Pair
All

Condition Type
Branch UW

Source
Recipient Details

Prior To
Closing

Category

Source of Condition
Manual

Owner

Effective Start Date
Effective End Date

Internal ID
External ID

☒ Print Internally ☒ Print Externally

View Tracking Owners

Adding at Closing Conditions

The new, at closing conditions, will appear in your conditions tab within the eFolder.

Encompass eFolder

eFolder Help Conditions

Documents Conditions Packages History

Conditions View Condition View Branch UWV

Condition Type <All Conditions>

Condition Name	Do...	External Description	Prior To	Comment	Disposition	Latest Statu
	=			=		
Appraisal	0	Provide fully complete FNMA 1004C - Appraisal must be...	Approval	0		Added
AUS Findings - Appraised Value	1	Final AUS findings to reflect the approved appraised value.	Approval	0		Added
Bank Statements	2	Provide all pages of banks statements for account at We...	Approval	0		Added
Credit Inquiry to be signed	0	Signed credit inquiry	Closing	0		Added
Earnest Money Verification	0	Provide a copy of earnest money deposit check in the a...	Approval	0		Added
Gift Funds	0	Provide evidence that gift funds came from the donor's a...	Approval	0		Added
Gift Letter	1	Provide a signed gift letter. The letter must state; the am...	Approval	0		Added
Inquiries LOE	0	Provide signed letter of explanation to explain the credit i...	Approval	0		Added
Large Deposit(s)	0	Provide documentation reflecting the source of the large...	Approval	0		Added
Mortgage Insurance	0	Will need mortgage insurance prior to closing	Approval	0		Added
Pay Stubs	1	Provide copies of the most recent pay statements for <t...	Approval	0		Added
W2's	2	Provide copy of W2's for the following years:	Approval	0		Added



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

Adding at Closing Conditions

Once the conditions are added, you will want to open up your at closing conditions.

You will want to confirm you have a description, the Prior to Closing is chosen, as well as print internally and externally are chosen.

The screenshot shows a web application window titled "Condition Details (Customer Identification)". The form is divided into several sections:

- Details:**
 - Name:** "Customer Identification" (circled in red)
 - Internal Description:** "Complete Customer Identification Form and provide legible copy of driver's license or other acceptable form of identification" (circled in red)
 - External Description:** "Provide legible copy of driver's license or other acceptable form of identification" (circled in red)
 - For Borrower Pair:** "Alice Kristens DNU10 Firstimer" (circled in red)
 - Condition Type:** "Branch UW"
 - Source:** "Other" (dropdown menu)
 - Recipient Details:** "Investor" (dropdown menu)
 - Prior To:** "Closing" (dropdown menu, circled in red)
 - Category:** "Miscellaneous" (dropdown menu)
 - Source of Condition:** "Conditions List" (dropdown menu)
 - Owner:** "Closer" (dropdown menu)
 - Effective Start Date:** (empty field)
 - Effective End Date:** (empty field)
 - Internal ID:** "Closing" (dropdown menu)
 - External ID:** (empty field)
 - Print Internally:** ☒ (circled in red)
 - Print Externally:** ☒ (circled in red)
 - View Tracking Owners:** (button)
- Tracking Status:**
 - Days to Receive:** "0" on 07/28/2025
 - Requested From:** (empty field)
 - Document Receipt Date:** (empty field)
 - Status List:**
 - ☒ Added by branchingr on 07/28/2025 at 3:33 PM
 - ☐ Requested
 - ☐ Re-requested
 - ☐ Fulfilled
 - ☒ Received
 - ☐ Reviewed
 - ☐ Rejected
 - ☐ Cleared
 - ☐ Waived
- Comments:** (empty text area)
- External Comment:** ☐ (checkbox)
- Add Comment:** (button)



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

Adding at Closing Conditions

To add the at closing conditions to the closing instructions, go into, Forms, Closing Conditions, and press the add button.

Alerts & Messages Log

Compliance Review - Did Not Pass	06/25/25
LW Data Comparison	07/03/25
Escrow Account Information expli	07/23/25
AUS Data Discrepancy Alert	07/28/25
27 loan document(s) retrieved	06/23/25
eSign eDisclosures	07/07/25
eSign eDisclosures	07/07/25

Forms Tools Services

- VOR
- VOM
- 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
- Borrower Information - Vesting
- Property Information
- Aggregate Escrow Account
- RegZ - CD
- Closing Conditions**

Closing Conditions

Draw City

Draw State

Closing County

Closing State

Hours Documents needed prior to disbursement

Termite Report Required?

Closing Instructions/Conditions

CLOSINGCONDITIONS

Adding at Closing Conditions

Once you press the add button,

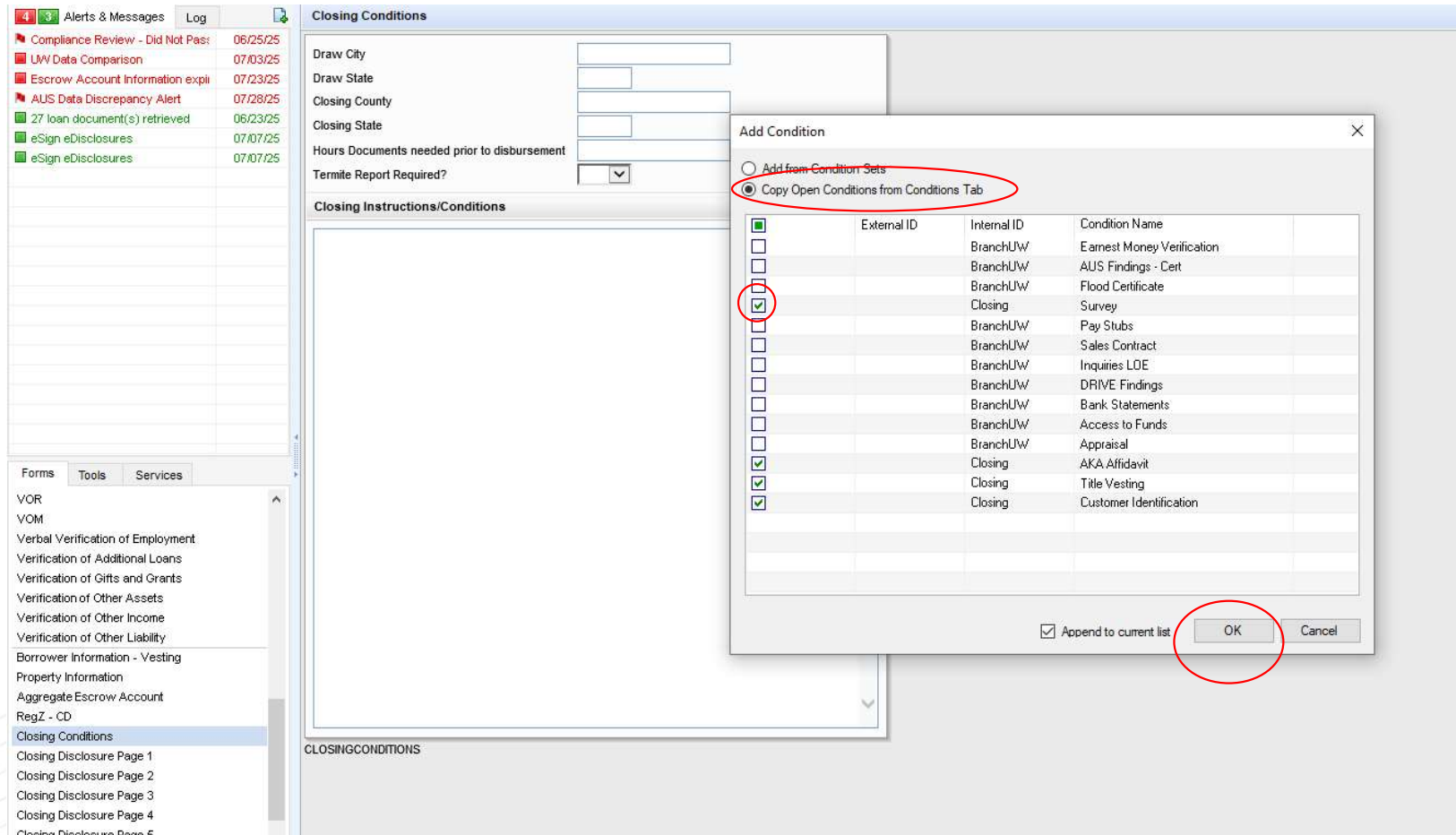


The add condition box will open up to select the conditions you want on the instructions.

Select the Copy Open Conditions from Condition Tab.



Checkmark the conditions you want and press the okay button.

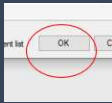


The screenshot shows the 'Closing Conditions' software interface. On the left, there is a sidebar with a list of conditions under the 'Forms' tab. The main area displays 'Closing Instructions/Conditions' with a table of conditions. A modal window titled 'Add Condition' is open, showing two radio buttons: 'Add from Condition Sets' and 'Copy Open Conditions from Conditions Tab'. The 'Copy Open Conditions from Conditions Tab' option is selected and circled in red. Below the radio buttons is a table with columns for 'External ID', 'Internal ID', and 'Condition Name'. Several conditions are listed, and the first one, 'Earnest Money Verification', is checked with a green checkmark. At the bottom of the modal, there is a checkbox labeled 'Append to current list' and two buttons: 'OK' and 'Cancel'. The 'OK' button is circled in red.

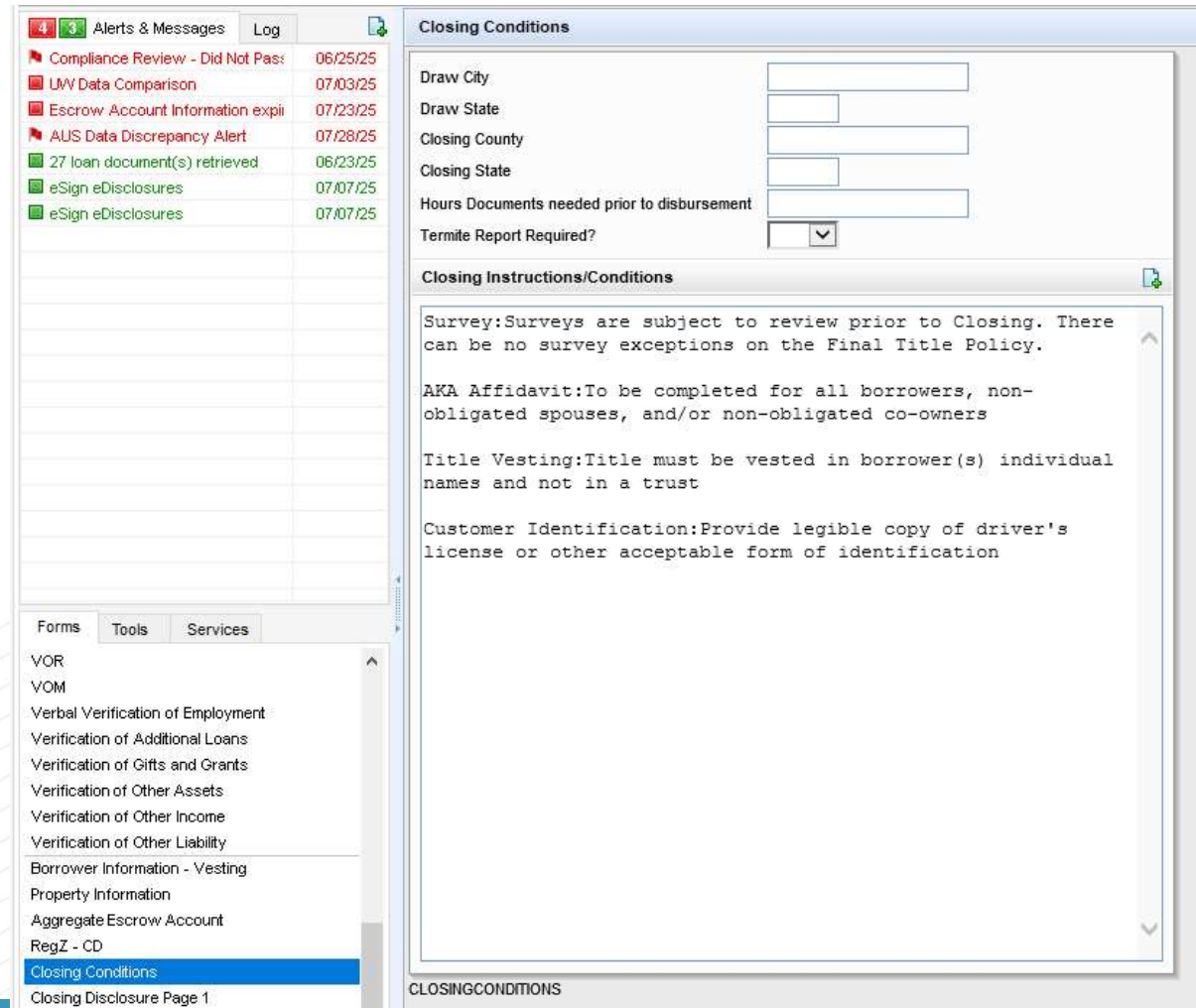
External ID	Internal ID	Condition Name
	BranchUW	Earnest Money Verification
	BranchUW	AUS Findings - Cert
	BranchUW	Flood Certificate
	Closing	Survey
	BranchUW	Pay Stubs
	BranchUW	Sales Contract
	BranchUW	Inquiries LOE
	BranchUW	DRIVE Findings
	BranchUW	Bank Statements
	BranchUW	Access to Funds
	BranchUW	Appraisal
	Closing	AKA Affidavit
	Closing	Title Vesting
	Closing	Customer Identification

Adding at Closing Conditions

Once you have pressed the OK button,



The closing conditions now will appear in the closing conditions instructions.



Alerts & Messages		Log
Compliance Review - Did Not Pass	06/25/25	
LMV Data Comparison	07/03/25	
Escrow Account Information expii	07/23/25	
AUS Data Discrepancy Alert	07/28/25	
27 loan document(s) retrieved	06/23/25	
eSign eDisclosures	07/07/25	
eSign eDisclosures	07/07/25	

Forms	Tools	Services
VOR		
VOM		
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		
Borrower Information - Vesting		
Property Information		
Aggregate Escrow Account		
RegZ - CD		
Closing Conditions		
Closing Disclosure Page 1		

Closing Conditions

Draw City:

Draw State:

Closing County:

Closing State:

Hours Documents needed prior to disbursement:

Termite Report Required? ☐

Closing Instructions/Conditions

Survey: Surveys are subject to review prior to Closing. There can be no survey exceptions on the Final Title Policy.

AKA Affidavit: To be completed for all borrowers, non-obligated spouses, and/or non-obligated co-owners

Title Vesting: Title must be vested in borrower(s) individual names and not in a trust

Customer Identification: Provide legible copy of driver's license or other acceptable form of identification

CLOSINGCONDITIONS



M/I TITLE AGENCY



M/I TITLE, LLC



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



TransOhio Residential Title



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