



Adding a Non-Purchasing Spouse's Credit



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

Adding a Non-Purchasing Spouse's Credit



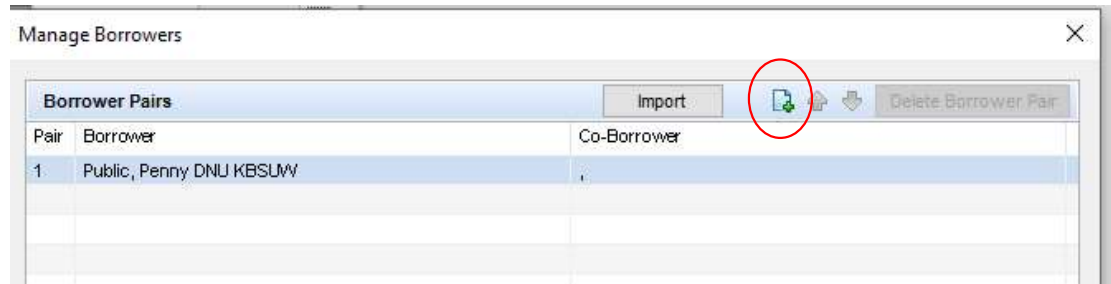
To add the spouse for credit purposes, start by pressing the paper/pencil next to the borrower's name.

Managing Borrowers will open up.

Press the add button and input the spouse's name and social security number.

The Spouse is now entered as a separate applicant.

Press Close.



Pair	Borrower	Co-Borrower
1	Public, Penny DNU KBSUW	
2	Firstimer, Alice	

Borrower

Move

Vesting Type

First Name

Middle

Last Name

SSN

Experian/FICO

Trans Union/Emprica

EquiFax/BEACON

Self-Employed

Firstimer

991-91-9991

Suffix

Co-Borrower

Move

Delete Co-Borrower

Vesting Type

First Name

Middle

Last Name

SSN

Experian/FICO

Trans Union/Emprica

EquiFax/BEACON

Self-Employed

Suffix

Learn more...

Close

Adding a Non-Purchasing Spouse's Credit

When the spouse is added, you will go into M/I Borrower Summary and add their cell phone number and email address and press save. This will bring in an alert for eConsent.

Borrowers Alice Firstimer

888 Express Lane
Matthews, NC 28105

Loan #: 2000001266 LTV: 90.000/90.00
Loan Amount: \$585,000.00 DTI: /

Alerts & Messages Log

- eConsent Not Yet Received 08/13/25
- Compliance Review - Did Not Pass 08/14/25
- U/V Data Comparison 08/18/25
- Redisclose Loan Estimate (Change) 08/21/25
- Run Mavent prior to issuing revise 08/27/25
- AUS Data Discrepancy Alert 09/04/25
- Good Faith Fee Variance Violated 09/04/25
- Escrow Account Information expires 09/13/25
- eConsent Accepted - Penny DNU 08/13/25
- 1 loan document(s) retrieved 08/14/25
- eConsent Accepted - Alice Firstimer 09/03/25
- Income analyzer has open issues 09/04/25

M/I Borrower Summary - Origination

DOB: 01/01/1990
Marital Status: [Dropdown]
Preferred Contact Method - Select All That Apply

Home Phone: [Field] ☐ ☐
Work Phone: [Field] ☐ ☐
Cell: 941-555-1212 ☒ ☐
Accept Text/SMS: ☐
E-mail: kbrown-stout@mihomes.com ☒ ☐

Current Address

Foreign Address: ☐
Street Address: [Field]
Unit Type: [Dropdown]
Unit #: [Field]
City: [Field]
State: [Field]
Zip: [Field]
Country: [Field]
How Long at Current Address: [Field] Y [Field] M
Housing: ☒ No Primary Housing Expense
☐ Own
☐ Rent (\$ [Field] / Month)
Borrower First-Time Homebuyer?: [Dropdown]
☐ Mailing Same as Current
☐ Home to Sell
Edit Previous

Forms Tools Services

- M/I Borrower Summary - Origination
- 1003 URLA - Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 1003 URLA Continuation
- M/I Prequal letter



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

NPS – Sending eConsent

Alerts & Messages

Alert Name	Description	Alert Date
eConsent Not Yet Received	Borrowers must consent before disclosures can be sent electronically. Some or all borrowers have not provided consent.	08/13/2025

Trigger Fields

Field ID	Description	Borrower Name	eConsent Status
3984	Borrower 1 eConsent Status	Penny DNU KBSUW Public	
3992	Borrower 2 eConsent Status	Alice Firstimer	
4023	Borrower 3 eConsent Status		

Buttons: Request eConsent, View eConsent

Once the NPS application has been added, you will receive an alert to obtain eConsent.

You will need to request eConsent from the NPS to obtain their credit bureau.

Press on the alert, highlight the name you want to send request to, press the request eConsent button.

Request eConsent box opens up, make sure the spouse's name is check marked and press request.

Request eConsent

Sender

Sender Type: Current User
Name: Branch Manager
Email: branchmng@mihomes.com

[MANAGE NOTIFICATION RECIPIENTS](#)

Select Recipients

RECIPIENT TYPE	NAME *	EMAIL *	PHONE *	CONSENT STATUS
☐ Borrower	Penny DNU KBSUW Public	acornelisse@mihomes.com	M: 704-577-3183	Sent
☐ Co-Borrower			Enter new phone number	Not Sent
☒ Borrower	Alice Firstimer	kbrown-stout@mihomes.com	M: 941-555-1212	Not Sent

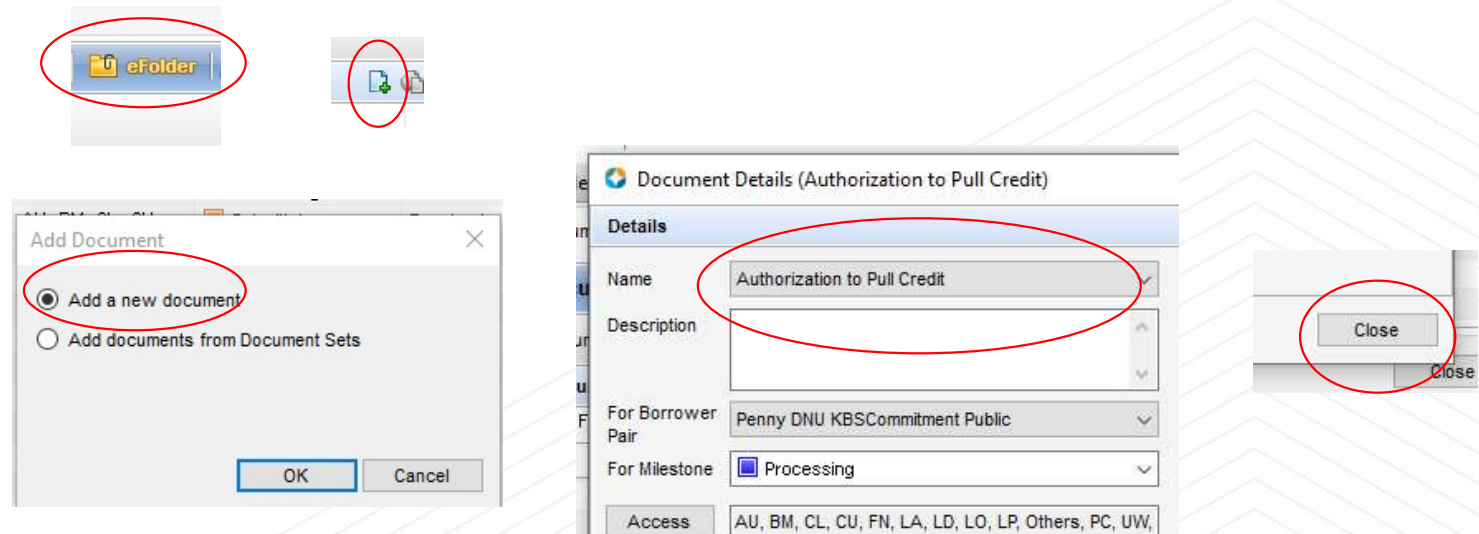
Request

NPS – Obtain Authorization to Pull Credit

In order to proceed with obtaining a credit bureau on the NPS, you must get the authorization to pull credit.

Open the eFolder, press the paper ad button.

Add a New Document, ok, this will open up Document Details, select Authorization to Pull Credit, then close.



NPS – Obtain Authorization to Pull Credit

The authorization to Pull Credit will now appear in the documents.

Highlight the Authorization and press the Request button.

Press Send; this will send the authorization through ECC for the NPS to sign.

The screenshot displays the 'Documents View' interface. At the top, there are tabs for 'Documents', 'Conditions', 'Packages', and 'History'. Below these, a 'Documents View' section shows a 'Standard View' and a 'Document Group' of '(All Documents)'. A table lists 70 documents. The 'Authorization to Pull Credit' document is highlighted with a red circle. To the right of the table, there are buttons for 'eConsent' and 'Request', with the 'Request' button also circled in red. Below the table, a 'Request' dialog box is open. It contains a message: 'Confirm the documents you have selected. All requests will contain the EDM fax coversheet for this loan. You can use the fax coversheet anytime to receive documents electronically for this loan.' Below this message, there is a 'Request from Borrower' section with a dropdown menu set to 'Penny DNU KBSCOMMITMENT Public'. A table lists the selected documents for the request, with 'Authorization to Pull Credit' checked. At the bottom of the dialog, there are buttons for 'Preview', 'Print', and 'Send', with the 'Send' button circled in red. A 'Cancel' button is at the bottom right.

Att	For	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		1003 - URLA		Penny DNU KBSCOMMIT...	eDisclosure	AU, BM, CL, CU...	Submittal	Received	08/14/25
		2015 Settlement Service Provider List		Penny DNU KBSCOMMIT...	eDisclosure	AU, BM, CL, CU...	Submittal	Received	08/14/25
		Acknowledgement of Intent to Proceed		Penny DNU KBSCOMMIT...	eDisclosure	AU, BM, CL, CU...	Submittal	Received	08/14/25
		Acknowledgement of Receipt of Loan Est...		Penny DNU KBSCOMMIT...	eDisclosure	AU, BM, CL, CU...	Submittal	Received	08/14/25
		Affiliated Business Arrangement Disclosure	Affiliated Business Disclosure	Penny DNU KBSCOMMIT...	eDisclosure	AU, BM, CL, CU...	Submittal	Received	08/14/25
		Authorization to Pull Credit		Penny DNU KBSCOMMIT...	Standard Form	AU, BM, CL, CU...	Processing	Received	08/14/25
		Bank Statement		Penny DNU KBSCOMMIT...	Needed	AU, BM, CL, CU...	Processing	Received	08/14/25
		Borrower Consent to the Use of Tax Retu...		Penny DNU KBSCOMMIT...	eDisclosure	AU, BM, CL, CU...	Submittal	Received	08/14/25
		Borrower's Certification & Authorization		Penny DNU KBSCOMMIT...	eDisclosure	AU, BM, CL, CU...	Submittal	Received	08/14/25
		Change of Circumstance Cover Letter		Penny DNU KBSCOMMIT...	eDisclosure	AU, BM, CL, CU...	Submittal	Received	08/14/25

Request

Confirm the documents you have selected. All requests will contain the EDM fax coversheet for this loan. You can use the fax coversheet anytime to receive documents electronically for this loan.

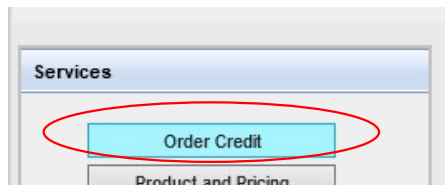
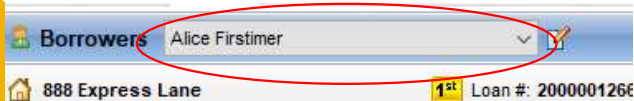
Request from Borrower

For Borrower Pair: Penny DNU KBSCOMMITMENT Public

	Name	Sign Type	Status	Date
☒	Authorization to Pull Credit	eSignable		

Learn more... Cancel

Pulling the NPS Credit



Once Authorization is received go back into the application.

Select the NPS name from the borrower drop down.

Go into the Services Button and press order credit button.

Review the data for accuracy and press submit.

Factual Data LOGIN INFORMATION...

Borrowers: Alice Firstimer | Requested By: branchmgr | Loan Number: 2000001266

ORDER INFORMATION **ORDER STATUS**

Request Type: Retrieve an existing report | Reference Number: 725245141947926 x

Report On: Individual | Report Type: Credit Report | Branch ID: Select values

☒ Auto - import liabilities. ☒ Check this box to exclude zero balances when you import the liabilities.

Credit Bureaus

- ☒ Experian
- ☒ Equifax
- ☒ TransUnion
- ☐ Innovis

Borrower

Last Name	First Name	DOB	SS#
Firstimer	Alice		xxx-xx-9991

Borrower Current Address

Street Address	City	State	Zip

Close Submit

NPS Credit

Factual Data

[LOGIN INFORMA...](#)

Borrowers *

Alice Firstimer

Requested By

branchmng

Loan Number

2000001266

ORDER INFORMATION

ORDER STATUS

ORDER DATE	REFERENCE NUMBER	PRODUCT	STATUS	DOCUMENTS
09/03/2025 15:56:36 PM	725245141947926	CREDIT REPORT - INDIVIDUAL, [EX,EQ,TU], RETRIEVE AN EXISTING REPORT	COMPLETED	

Pulled credit is
then added to the
separate
application.

2c. Liabilities - Credit Cards, Other Debts and Leases That You Owe - Borrower and Co-Borrower

[Show all VOL](#)

Borrower ☐ Does not apply

[Order Credit](#)

[View Credit](#)

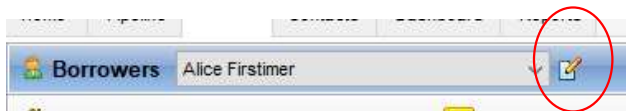
[Import Liabilities](#)

Co-Borrower ☐ Does not apply

Bor/Cob or Both	Account Type	Company Name	Account Number	Unpaid Balance	Paid Off	Monthly Amount	Included in Section 3
Both	Lease Payments	MOUNTAIN BANK	3563A019732	2,600.00	☐	123.00	☐ X
Both	Lease Payments	MOUNTAIN BANK	3563A019732	2,600.00	☐	123.00	☐ X
Borrower	Revolving	HEMLOCKS	3184	437.00	☐	44.00	☐ X
Borrower	Revolving	HEMLOCKS	3184	437.00	☐	44.00	☐ X
					☐		☐ X

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

[Show all Other Liabilities](#)



Now that the NPS credit is pulled, you will need to combine the two separate applications into one. Start by selecting the NPS and pressing the paper/pencil button.

Highlight the NPS and press the move button.

A screenshot of the 'Move Borrower' dialog box. The dialog has two main sections. The top section, titled 'Choose a borrower position to swap with the selected borrower:', contains a table with 'Borrower Pairs'. The second row of this table is highlighted in blue and circled in red; it shows 'Alice Firstimer' as the borrower to swap with. The bottom section of the dialog contains two forms: 'Borrower' and 'Co-Borrower'. The 'Move' button in the 'Borrower' section is circled in red. The 'Borrower' form contains fields for Vesting Type, First Name (Alice), Middle, Last Name (Firstimer), SSN (991-91-9991), Experian/FICO (703), Trans Union/Experica (710), Equifax/BEACON (715), and Self-Employed (unchecked). The 'Co-Borrower' form has similar fields but they are empty. At the bottom right is a 'Close' button.

Manage Borrowers

Borrower Pairs Import Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	Public, Penny DNU KBSUW	Firstimer, Alice
2		

Move Borrower

Choose a borrower position to swap with the selected borrower:

Borrower Pairs

1	☐ Penny DNU KBSUW Public
2	☒ Alice Firstimer
3	☐
4	☐
5	☐
6	☐

Move Cancel

Equifax/BEACON 715 Self-Employed ☐

Equifax/BEACON Self-Employed ☐

Learn more... Close

The move borrower box opens up, and you will select to move the NPS to the primary borrower's application.

Manage Borrowers

Borrower Pairs Import Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	Public, Penny DNU KBSUW	Firstimer, Alice
2		

Borrower

Vesting Type Ind
First Name Pen
Middle DNU
Last Name Public Suffix
SSN 999-60-3000
Experian/FICO 670
Trans Union/Emprica 650
Equifax/BEACON 640
Self-Employed ☐

Co-Borrower

Last Name Firstimer Suffix
SSN 991-91-9991
Experian/FICO 703
Trans Union/Emprica 710
Equifax/BEACON 715
Self-Employed ☐

Delete Co-Borrower

Encompass

The borrower has been moved to another borrower pair successfully.

OK

Learn more... Close

The loan application now has been merged and both the borrower and NPS are on the same application.

Go into Forms, 1003 Urla Part 3, open up Show all VOL.

Go into the NPS credit lines and add NPS to the creditor and change the VOL from Coborrower to Borrower for each debt.

Forms Tools Services

MI Borrower Summary - Origination

1003 URLA - Lender

1003 URLA Part 1

1003 URLA Part 2

1003 URLA Part 3

1003 URLA Part 4

2c. Liabilities - Credit Cards, Other Debts and Leases That You Owe - Borrower and Co-Borrower

Show all VOL

Import Liabilities

Borrower ☐ Does not apply

Co-Borrower ☐ Does not apply

Order Credit View Credit

Bor/Cob or Both	Account Type	Company Name	Account Number	Unpaid Balance	Paid Off	Monthly Amount	Included in Section 3
☐	☐				☐		☐

Quick Entry - VOL

VOL

Creditor	Type	Balance	Months	Payment	Exclude Mon. Pay	To Be Paid Off
MOUNTAIN BANK NPS	Lease Payments	2,600.00	113	123.00	N	N
HEMLOCKS NPS	Revolving	437.00	10	44.00	N	N
HEMLOCKS NPS	Revolving	437.00	10	44.00	N	N

VOL is for Borrower ☐

Date //

☐ Print "See attached borrower's authorization" on signature line.

To: (Name & Address of Creditor)

Foreign Address ☐

Name **HEMLOCKS NPS**

Attn

Address

City

State

Zip

Country

Phone

Fax

Email

[Learn more...](#)

Close



Now that you have designated the NPS credit in the application, go back into managing the borrowers.

Highlight the borrower pair and press the move button for the NPS.

Pair	Borrower	Co-Borrower
1	Public, Penny DNU KBSUW	Firstimer, Alice
2		

Borrower		Move	Co-Borrower		Move	Delete Co-Borrower
Vesting Type	Individual		Vesting Type			
First Name	Penny DNU KBSUW		First Name	Alice		
Middle			Middle			
Last Name	Public	Suffix	Last Name	Firstimer	Suffix	
SSN	999-60-3000		SSN	991-91-9991		
Experian/FICO	670		Experian/FICO	703		
Trans Union/Empirica	650		Trans Union/Empirica	710		
EquiFax/BEACON	640		EquiFax/BEACON	715		
Self-Employed	☐		Self-Employed	☐		

[Learn more...](#) Close

Manage Borrowers

Borrower Pairs

Import

Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	Public, Penny DNU KBSUW	
2	Firstimer, Alice	

Move Borrower

Choose a borrower position to swap with the selected borrower:

Borrower Pairs

1	☐ Penny DNU KBSUW Public	☐ Alice Firstimer
2	☒	☐
3	☐	
4	☐	
5	☐	
6	☐	

EquiFax/BEACON 640 EquiFax/BEACON 715

Self-Employed ☐ Self-Employed ☐

Learn more...

Close

Move

When move button is selected, you will need to designate where to send the NPS application. Press Borrower Pairs #2. This will move the NPS back to a separate application. Press close.

Manage Borrowers

Borrower Pairs

Import

Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	Public, Penny DNU KBSUW	
2	Firstimer, Alice	

Borrower

Move

Vesting Type

First Name Alice

Middle

Last Name Firstimer Suffix

SSN 991-91-9991

Experian/FICO 703

Trans Union/Empirica 710

EquiFax/BEACON 715

Self-Employed ☐

Co-Borrower

Move

Delete Co-Borrower

Vesting Type

First Name

Middle

Last Name Suffix

SSN

Experian/FICO

Trans Union/Empirica

EquiFax/BEACON

Self-Employed ☐

Learn more...

Close

Now that you have the NPS back into a separate application, you will want to select the NPS and press Delete Borrower Pair.

After the NPS is deleted you should have just the primary borrower left, then press close.

Manage Borrowers

Pair	Borrower	Co-Borrower
1	Public, Penny DNU KBSUW	
2	Firsttimer, Alice	

Buttons: Import, Delete Borrower Pair

Borrower Move

Vesting Type:
First Name:
Middle:
Last Name: Suffix:
SSN:
Experian/FICO:
Trans Union/Experica:
Equifax/BEACON:
Self-Employed: ☐

Co-Borrower Move Delete Co-Borrower

Vesting Type:
First Name:
Middle:
Last Name: Suffix:
SSN:
Experian/FICO:
Trans Union/Experica:
Equifax/BEACON:
Self-Employed: ☐

Close

Manage Borrowers

Pair	Borrower	Co-Borrower
1	Public, Penny DNU KBSUW	

Buttons: Import, Delete Borrower Pair

Borrower Move

Vesting Type:
First Name:
Middle:
Last Name: Suffix:
SSN:
Experian/FICO:
Trans Union/Experica:
Equifax/BEACON:
Self-Employed: ☐

Co-Borrower Move Delete Co-Borrower

Vesting Type:
First Name:
Middle:
Last Name: Suffix:
SSN:
Experian/FICO:
Trans Union/Experica:
Equifax/BEACON:
Self-Employed: ☐

Close

Go back into Forms, 1003 URLA Part 3, Show All VOL.
Confirm NPS credit has been added.

Forms Tools Services

MM Borrower Summary - Origination
1003 URLA - Lender
1003 URLA Part 1
1003 URLA Part 2
1003 URLA Part 3
1003 URLA Part 4

2c. Liabilities - Credit Cards, Other Debts and Leases That You Owe - Borrower and Co-Borrower Show all VOL

Borrower ☐ Does not apply Order Credit View Credit Import Liabilities
Co-Borrower ☐ Does not apply

Bor/Cob or Both	Account Type	Company Name	Account Number	Unpaid Balance	Paid Off	Monthly Amount	Included in Section 3
☐					☐		☐

Borrowers Penny DNU KBSUW Public

888 Express Lane **1st** Loan #: 2000001266 LTV: 90.000/90.000/90.000 Rate: 7.250% Est Closing Date: 10/16/2025
Matthews, NC 28105 Loan Amount: \$585,000.00 DTI: 40.408/46.175 Not Locked FS: Branch Manager

Quick Entry - VOL

Creditor	Type	Balance	Months	Payment	Exclude Mon. Pay	To Be Paid Off
Sears	Installment	850.00		15.00	N	N
MOUNTAIN BANK NPS	Lease Payments	2,600.00	5	123.00	N	N
MOUNTAIN BANK NPS	Lease Payments	2,600.00	113	123.00	N	N
UNLOCK NPS	Lease Payments	427.00	10	44.00	N	N

VOL is for Date

☒ Print "See attached borrower's authorization" on signature line.



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.