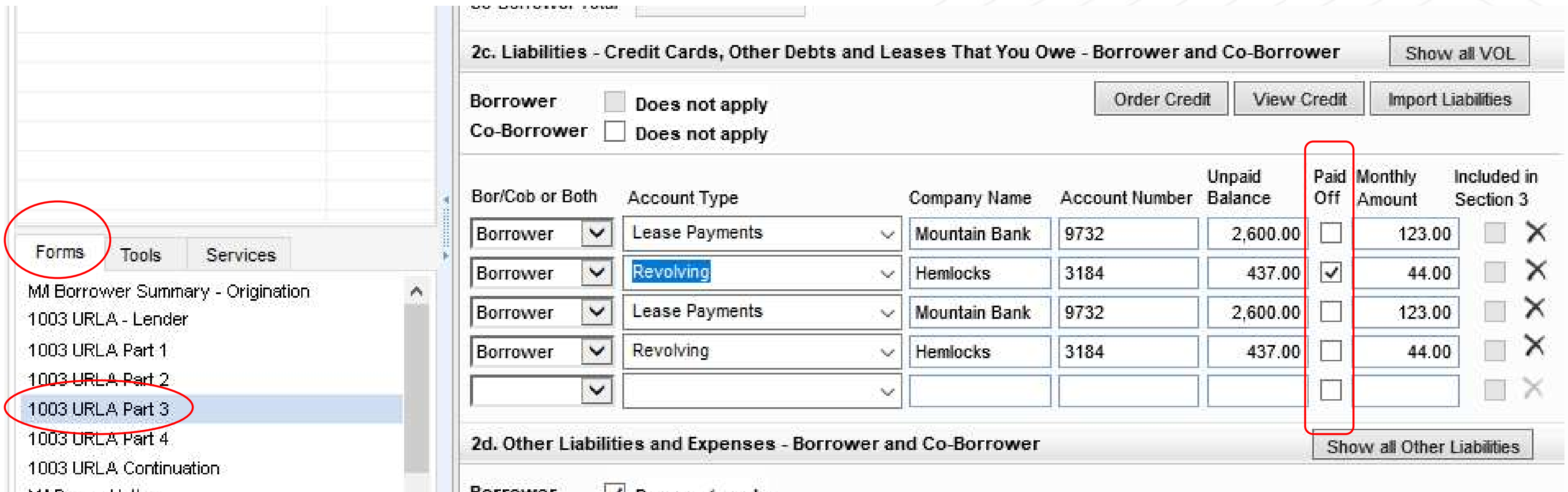
Debts to be Paid Off Prior to and at Closing

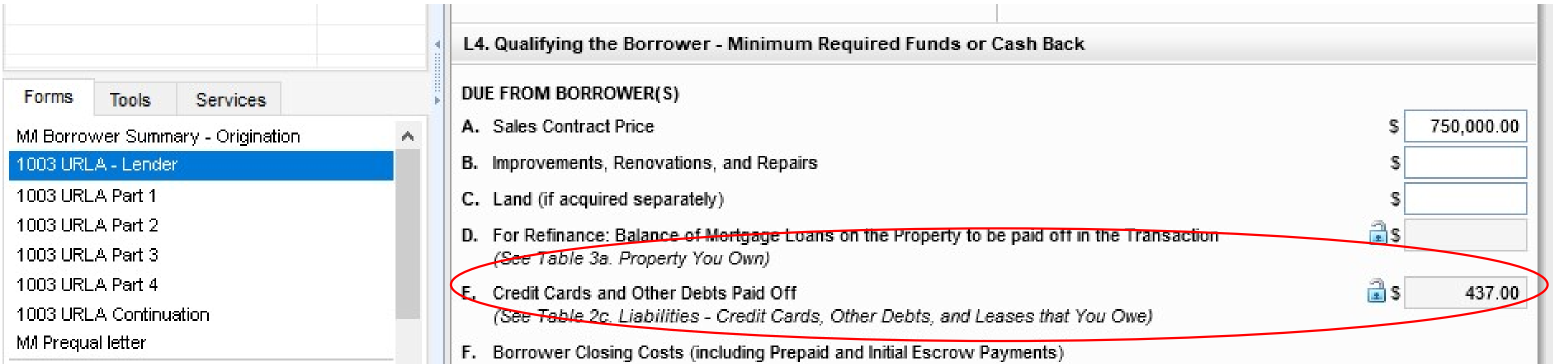
M/I FINANCIAL, LLC
A Subsidiary of M/I Homes, Inc.

Debts to be Paid at Closing

For Debts to be paid off at closing, go into Forms, 1003 URLA Part 3, 2c, Liabilities.
Check mark the paid off button.
The payoff will flow into the LE and reflect in your cash to close on the LE and DU.



Debts to be Paid at Closing



Forms | Tools | Services

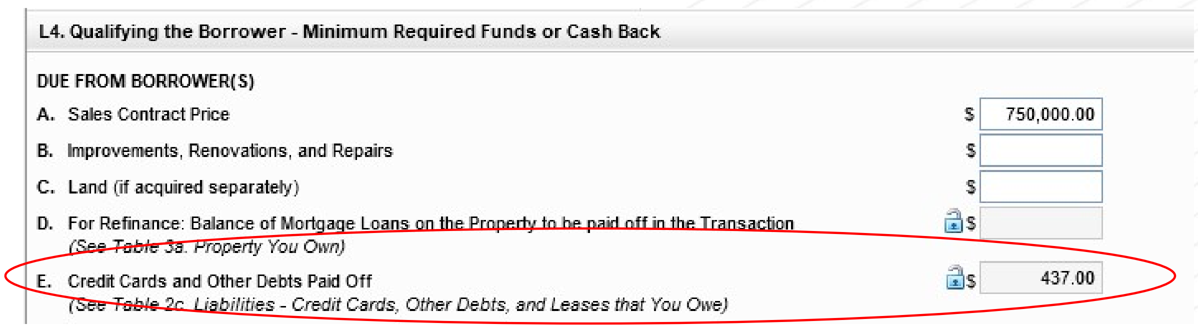
- MI Borrower Summary - Origination
- 1003 URLA - Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 1003 URLA Continuation
- MI Prequal letter

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)

A.	Sales Contract Price	$ 750,000.00
B.	Improvements, Renovations, and Repairs	$
C.	Land (if acquired separately)	$
D.	For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction *(See Table 3a. Property You Own)*	$
E.	Credit Cards and Other Debts Paid Off *(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)*	$ 437.00
F.	Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	

You can verify the debt is added in either the 1003 URLA-Lender or in the 2015 Itemization. DU will also reflect the updated amount needed for assets to close.



L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)

A.	Sales Contract Price	$ 750,000.00
B.	Improvements, Renovations, and Repairs	$
C.	Land (if acquired separately)	$
D.	For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction *(See Table 3a. Property You Own)*	$
E.	Credit Cards and Other Debts Paid Off *(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)*	$ 437.00

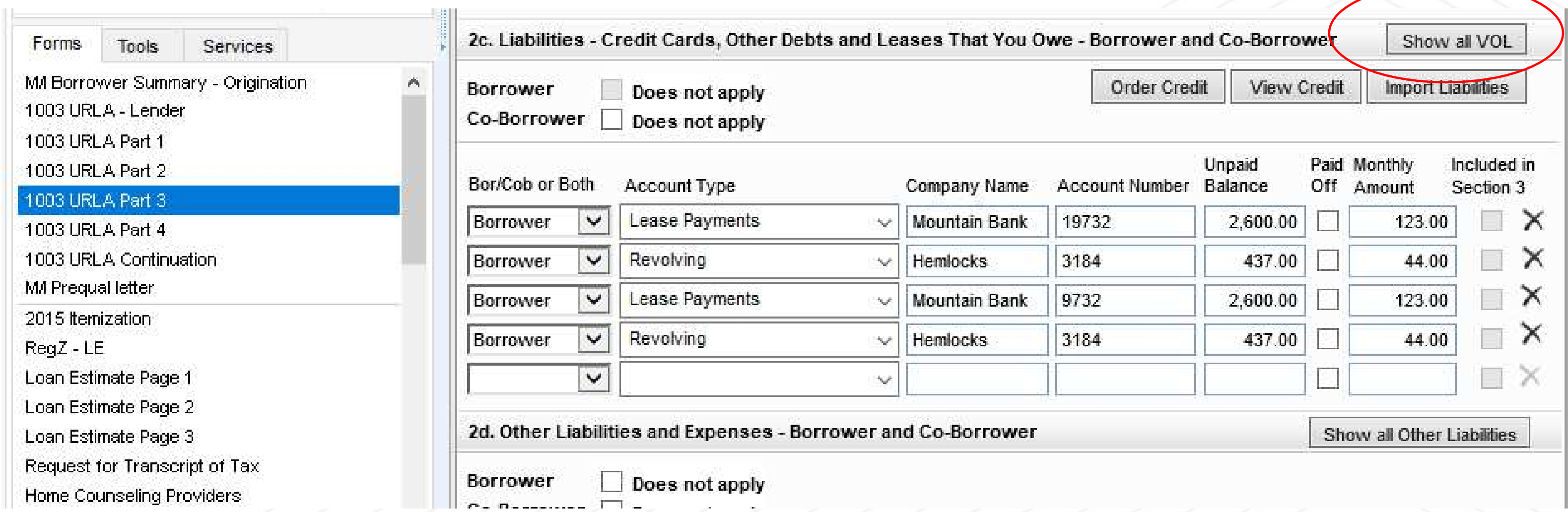
Assets

21 **Verify assets totaling** $92,424.00 from the liquid assets listed on the 1003. Refer to the Selling Guide for additional information. (MSG ID 0063)

ICIAL, LLC
M/I Homes, Inc.

Debts to be Paid Prior Closing

To add debts to be paid prior to closing, go into your 1003 URLA Part 3, 2c, Liabilities. Press Show All VOL.



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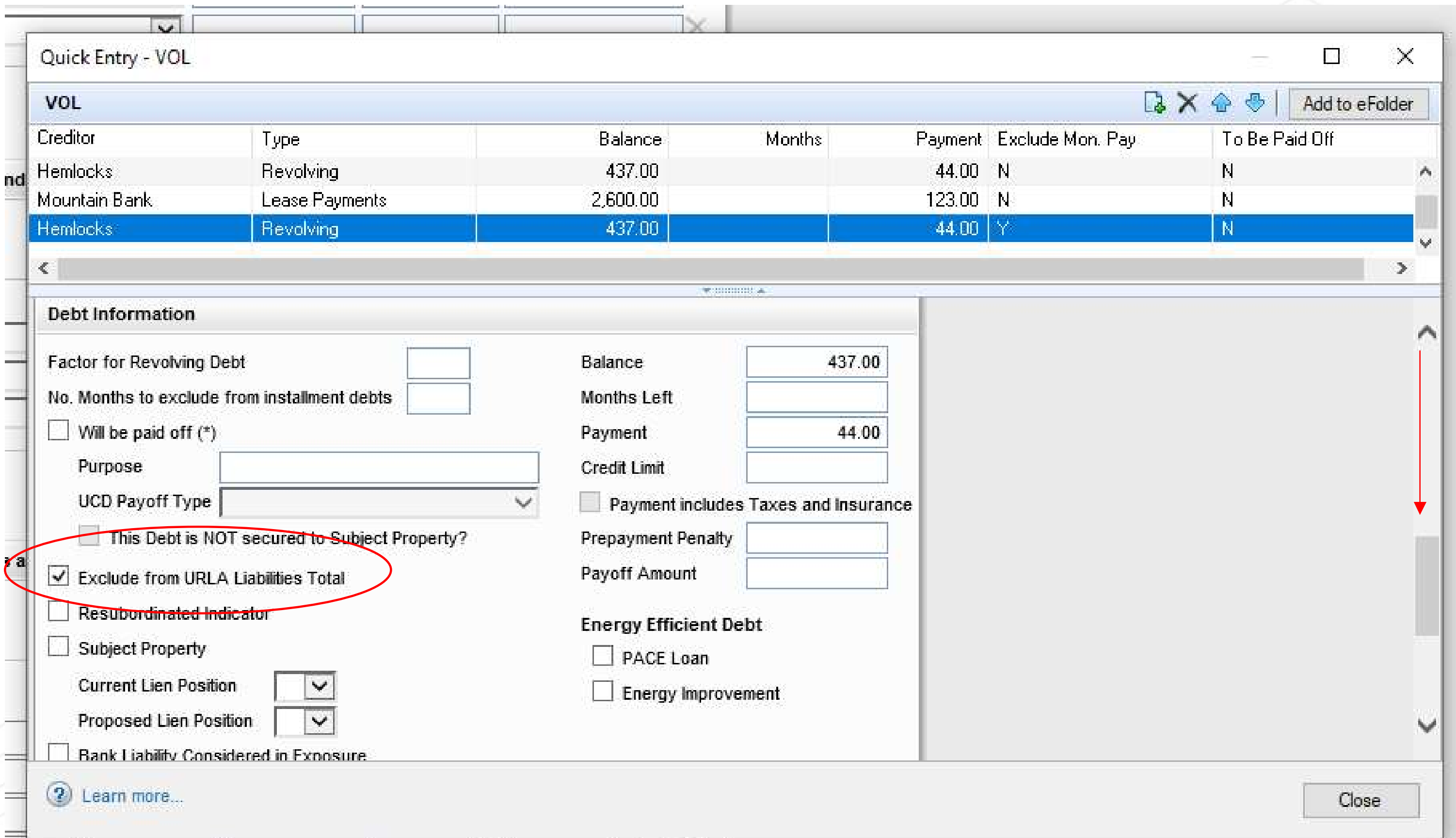
Debts to be Paid Prior Closing

When the Show All VOL is open, highlight the debt to be paid prior to closing.
Scroll down to Debt Information and mark Exclude from URLA Liabilities Total.



Debts to be Paid Prior Closing

Once the debt is excluded, the DU will reflect the debt to be omitted.

Credit and Liabilities

13 The following **accounts** listed on the loan application **were omitted** from the underwriting calculations.

- For each liability that belongs to the borrower, provide documentation that supports the omission.
- If any of these accounts will be paid prior to or at closing, those accounts must be marked paid by closing (not omitted) and the loan casefile must be resubmitted to DU.

(MSG ID 0248)

BORROWER	CREDITOR	ACCOUNT NUMBER	BALANCE
Alice Kristens DNUfortest Firstimer	Hemlocks	******3184	$437.00

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M/I TITLE AGENCY

M/I TITLE, LLC

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TransOhio Residential Title

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