



Merging Applications



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

Merging Applications

When you have two borrowers that have applied separately within Encompass, you will need to merge the applications in order to get a B1 and B3 combined application.

000100828	 Firstimer , AliceB1 Kristens	07/07/2025	562,500.00	6.875	 (37)	09/05/2025
000100821	 Firstimer , AliceB3 Kristens	06/30/2025	540,000.00	7.125	 (30)	08/29/2025
000100872	 Firstimer , Alice	05/01/2025	360,000.00	7.500	 (28)	08/27/2025

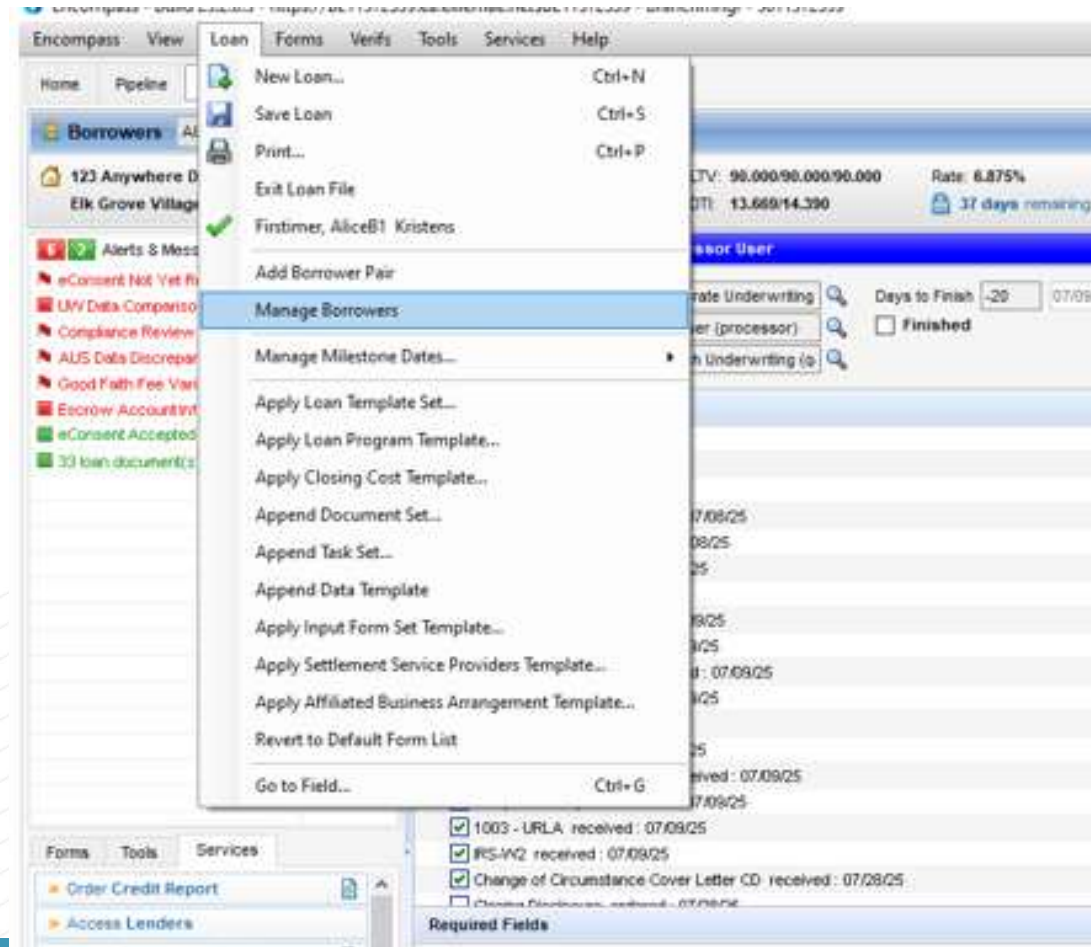


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Merging Applications

Start by opening the primary loan that will be B1.

Go to Loan, Manage Borrowers.



Merging Applications

From Manage Borrowers,
press the add button:



to create a 2nd borrower pair.

Press the Import button.

ished
Manage Borrowers

Borrower Pairs Import    Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	Firstimer, AliceB1 Kristens	
2		

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 ☐

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Merging Applications

The Import Borrower box will open, and from Source, you will choose:
Another Loan File
Borrower

Select Borrower, Pair 2, and press Next.

The screenshot shows the 'Manage Borrowers' window with the 'Import Borrower' dialog open. The 'Source' is set to 'Another loan file' and 'Borrower'. The 'Borrower Pairs' table shows Pair 2 selected. The 'Next' button is circled in red.

Pair	Borrower	Co-Borrower
1	AliceB1 Kristens Firsttimer	☐
2	☒	☐
3	☐	
4	☐	
5	☐	
6	☐	

EquiFax/BEACON ☐ Self-Employed ☐

EquiFax/BEACON ☐ Self-Employed ☐

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Merging Applications

Upon pressing Next, the Select Loan box will open.

Update to the pipeline view you are using along with the loan folder.

Highlight the loan you want to merge, and press Select.

Select Loan

Pipeline View Branch Manager - All

Loan Folder: Training ☐ Include Archive Loans View: All Loans Company: Internal Organization

Filter: None eSign Packages Notify Users Advanced Search Clear

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Alerts	Mess	Linked	Loan Number	Borrower Name	File Start Date	Loan Amount	Note Rate	Lock & Request Status	Lock Expiration Date
	4		000100193	Motion, Loco	01/14/2025	600,000.00	7.250	Expires in 175 days	01/21/2026
			000100422	Davis, Extend	03/12/2025	386,000.00	7.625	Expires in 160 days	01/06/2026
			000100288	Davis, Progra	02/10/2025	270,000.00	7.125	Expires in 100 days	11/07/2025
2			000100764	Firstimer, Alice	06/18/2025	360,000.00	6.875	Expires in 40 days	09/08/2025
2			000100765	Firstimer, Alice	06/18/2025	540,000.00	7.250	Expires in 40 days	09/08/2025
2			000100828	Firstimer, Alice	07/07/2025	562,500.00	6.875	Expires in 37 days	09/05/2025
			000100821	Firstimer, Alice	06/30/2025	540,000.00	7.125	Expires in 30 days	08/29/2025
2			000100672	Firstimer, Alice	05/20/2025	360,000.00	7.500	Expires in 28 days	08/27/2025
1			000100779	Graves, Sonny	06/19/2025	560,000.00	7.250	Expires in 27 days	08/26/2025
			000100782	Firstimer, Alice	06/24/2025	425,000.00	6.750	Expires in 26 days	08/25/2025
			000100808	Firstimer, Alice	06/24/2025	480,000.00	6.750	Expires in 26 days	08/25/2025
1			000100343	Davis, Illinois	02/25/2025	253,592.00	7.000	Expires in 24 days	08/23/2025
			000100748	Davis, Everyd	06/17/2025	524,225.00	7.125	Expires in 19 days	08/18/2025
2			000100674	Firstimer, Alice	05/20/2025	425,000.00	7.250	Expires in 12 days	08/11/2025
1			000100750	Sabillon, Jorge	10/17/2024	500,000.00	6.250	Expires in 5 days	08/04/2025
3			000100767	Firstimer, Alice	06/18/2025	360,000.00	7.125	Expires in 5 days	08/04/2025

Select Cancel

Merging Applications

Once you have highlighted your loan and pressed select, Encompass will merge that borrower into your current loan, upon pressing close.

Manage Borrowers

Borrower Pairs

Pair	Borrower	Co-Borrower
1	Firstimer, AliceB1 Kristens	
2	Firstimer, AliceB3 Kristens	

Borrower

Vesting Type: Individual

First Name: AliceB3 Kristens

Middle:

Last Name: Firstimer Suffix:

SSN: 991-91-9991

Experian/FICO: 710

Trans Union/Experica: 703

EquiFax/BEACON: 715

Self-Employed: ☐

Co-Borrower

Vesting Type:

First Name:

Middle:

Last Name: Suffix:

SSN:

Experian/FICO:

Trans Union/Experica:

EquiFax/BEACON:

Self-Employed: ☐

Close

Encompass - Build 25.2.0.3 - https://BE11372539.ea.elliemae.net\$BE11

Encompass View Loan Forms Verifs Tools Services

Home Pipeline Loan Contacts Dashboard Reports

Borrowers AliceB1 Kristens Firstimer

123 Anywhere AliceB1 Kristens Firstimer 00010082

Elk Grove Village, IL 60007 Loan Amount: \$56

Merging Applications

Key Things to Remember on the Individual loan that was merged into a Joint borrower application:

When you merge an application, only the information merges, you will need to move any documentation over to the combined loan.

If you are merging a loan that is File Started Milestone/Prequalification, HMDA is not affected since it is a prequalification. (add conversation notes that loan has been merged)

If the loan is in Application Finished Milestone – you will need to put notes in file about the merge and withdraw the application using Application is withdrawn by Applicant.

If the loan is past a Conditionally Approved Milestone – you will need to put notes in file about the merge and withdraw the application using Application Approved but not Accepted.



M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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