



Withdrawing an Application



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

Withdrawing an Application

Prior to any action within Encompass, you will need to make a note in the conversation log.

The screenshot shows the Encompass software interface. At the top, there are tabs for 'Forms', 'Tools', and 'Services'. Under the 'Tools' tab, a list of options is displayed: 'Workflow Tasks', 'File Contacts', 'Conversation Log' (which is circled in red), 'Tasks', 'AUS Tracking', and 'Pen and Warrant Tracker'. A red arrow points from the 'Conversation Log' menu item to a detailed view of the conversation log below. This view includes a table with columns for Date, User ID, Name, and Company. The table contains two entries: one from 05/28/25 by user 'uwmngr' with the name 'AUS APPROVED', and another from 07/24/25 by user 'branchmng' with the name 'withdraw file for application'. Below the table, there is a section titled 'Called on 07/24/25' with fields for Date, Name, Company, and Comments. The 'Name' field contains the text 'withdraw file for application withdrawn by applicant'.

Date	User ID	Name	Company
05/28/25	uwmngr	AUS APPROVED	
07/24/25	branchmng	withdraw file for application	

Called on 07/24/25

Date	Thu, 07/24/25 8:46 AM by Branch Manager (branchmng)
Name	withdraw file for application withdrawn by applicant
Company	
Comments	withdraw file for application withdrawn by applicant

The three action taken reasons that are permitted for HMDA/Withdraw purposes are:

Application approved but not accepted

If an Approved (conditional) credit decision is provided, and the borrower decides not to move forward, the reason for withdrawal will be "Application approved but not accepted."

Application is withdrawn by applicant:

Use this option if, within 30-days of application, a credit decision is not made on the account, and the borrower has expressed either verbally or in writing they no longer want to move forward with their loan application.

File closed for Incompleteness

It is our goal to provide every applicant(s) adequate time to provide the required documents. If the borrower has failed to return the necessary documents to extend credit LO will issue a "Notice of Incomplete Application" (NOIA), which will detail the missing documents and provide the response

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If your loan has been locked, you will need to send a cancellation through Optimal Blue.

Optimal Blue: Cancellation

Lock Cancellation requests are to be sent through OB notes. Once the cancellation comment is entered, you will then withdraw the loan on the **M/I Notice of Incomplete Application** screen.

Please note: you **MUST** enter OB note first as you will lose edit-access to the **M/I Notice of Incomplete Application** once you've withdrawn the loan.

Loan Notes

Notes

Cancel Lock - Contract canceled by builder

Go to notes, add note requesting lock cancellation, select "email secondary" and add

☒ Email Secondary

Add

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When an application needs to be withdrawn, go into, forms, notice of incomplete action.

Click the button with the applicable reason for withdrawing the loan and press save.

If it's withdrawn by buyer, Press the application withdrawn button.

If it's being withdrawn because buyer won't provide needed information, Press the File closed for Incompleteness button.

If it's approved and buyer doesn't like the terms, Press the Application Approved but not Accepted button.

The screenshot shows a web application interface. On the left is a sidebar menu with tabs for 'Forms', 'Tools', and 'Services'. The 'Forms' tab is active, displaying a list of document types. Red circles highlight 'MI Notice of Incomplete Application' and 'Statement of Denial'. Red arrows point from these circles to the 'MI Notice of Incomplete Application' form on the right. The form has a title bar 'MI Notice of Incomplete Application' and a sub-header 'Notice of Incomplete Application'. It contains a table with three rows: 'Application Withdrawn', 'File Closed for Incompleteness', and 'Application approved but not accepted'. Each row has a corresponding button. To the right of the table are input fields for 'NOIA Issued' and 'Deadline to provide missing information:'. Below the table is an 'eFolder' button with a question mark icon. A small icon of a folder with a document is circled in red on the far right.

HMDA Status	NOIA Issued
Application Withdrawn	//
File Closed for Incompleteness	
Application approved but not accepted	

Deadline to provide missing information: //

?

LLC

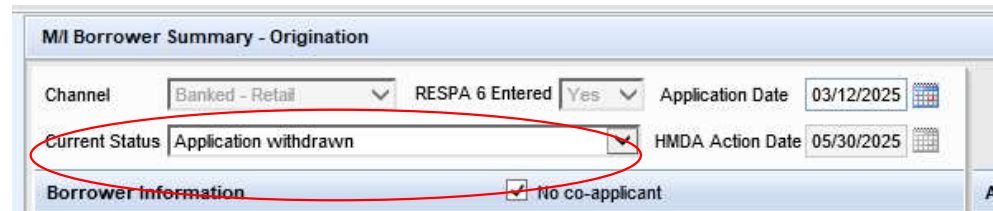
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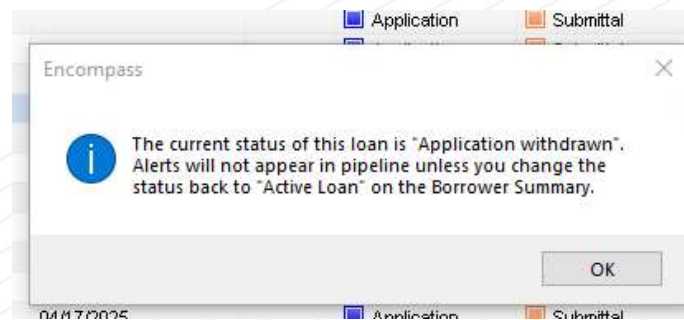
When you have completed the action taken screen and pressed the save button, and the withdraw is now complete.

You can confirm the file is withdrawn by reviewing the M/I Borrower Summary – Origination screen.

You will also get the following error when trying to go back into the loan.



M/I Borrower Summary - Origination			
Channel	Banked - Retail	RESPA 6 Entered	Yes
Application Date	03/12/2025		
Current Status	Application withdrawn		
HMDA Action Date	05/30/2025		
Borrower Information		☒ No co-applicant	





M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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