



Change in Circumstance



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

Change in Circumstance

Open the loan that needs to be redisclosed

Make changes to loan on **M/I Borrower Summary**
– **Origination** page

Sales Price, Loan amount, Lock, etc.

Make sure to re-run **ICE fees**

<input checked="" type="checkbox"/>	Enforce County Loan Limit	
<input checked="" type="checkbox"/>	Loan Amount Rounding	
Purchase Price		700,000.00
Down Payment	15.000 %	105,000.00
Loan Amount		595,000.00
Initial Advance		
Est Closing Date		05/23/2025
Scheduled Closing Date		//

Update
information
as required.

Services	
Order Credit	
Product and Pricing	
ICE Fees	
Order DU	Order LPA

Change in Circumstance

Go to **Loan Estimate Page 1** and complete the **Disclosure Information & Changed Circumstance** boxes.
Then scroll down to update **LE date** to today's date.

The screenshot displays the 'Loan Estimate Page 1' interface. At the top, there are tabs for 'board' and 'Reports'. Below the tabs, a header bar contains loan details: '1st Loan #: 000100590', 'LTV: 85.000/85.000/85.000', 'Rate: 7.125%', 'Est Closing Date: 05/23/2025', 'Loan Amount: \$595,000.00', 'DTI: 15.899/16.631', 'Not Locked', and 'FS: Austin WebApps'. The main section is titled 'Loan Estimate Page 1' and contains two primary areas: 'Disclosure Information' and 'Changed Circumstance'. The 'Disclosure Information' section has a checkbox for 'Fee Level Disclosures' which is checked. Below it, under 'Reason', there are several unchecked checkboxes: 'Changed Circumstance - Settlement Charges', 'Changed Circumstance - Eligibility', 'Revisions requested by the Consumer', 'Interest Rate dependent charges (Rate Lock)', 'Expiration (Intent to Proceed received after 10 business days)', 'Delayed Settlement on Construction Loans', and 'Other'. The 'Changed Circumstance' section has a checked checkbox. It includes fields for 'Changes Received Date' (04/29/2025) and 'Revised LE Due Date' (05/02/2025). Below these is a large text area for 'Changed Circumstance' with a magnifying glass icon on the right. At the bottom is a 'Comments' section with a text area.

board Reports

1st Loan #: 000100590 LTV: 85.000/85.000/85.000 Rate: 7.125% Est Closing Date: 05/23/2025
Loan Amount: \$595,000.00 DTI: 15.899/16.631 Not Locked FS: Austin WebApps

Loan Estimate Page 1

Disclosure Information

☒ Fee Level Disclosures

Reason

☐ Changed Circumstance - Settlement Charges

☐ Changed Circumstance - Eligibility

☐ Revisions requested by the Consumer

☐ Interest Rate dependent charges (Rate Lock)

☐ Expiration (Intent to Proceed received after 10 business days)

☐ Delayed Settlement on Construction Loans

☐ Other

☒ Changed Circumstance

Changes Received Date 04/29/2025

Revised LE Due Date 05/02/2025

Changed Circumstance

Comments

Change in Circumstance

Revised LE Due Date 05/02/2025

Select one or more changed circumstances below. Press Ctrl or Shift key to click and select multiple options.

Changed Circumstance	Comments	Code
Locked Loan	Loan file was locked	LockedLoan
Change in loan amount	Change in loan amount	ChangeLoanAmt
Loan type or loan program has changed	Loan type or loan program has change	LoanTypeProgra
Borrower income could not be verified or was verified at different amount	Borrower income could not be verified or	IncomeNotVeri
Appraised value is different than estimated value	Appraised value is different than estim	AppraiValDiff
Additional service (such as survey) is necessary based on title report	Additional service (such as survey) is n	AddService
Recording fees are increased based on need to record additional unanticipated	Recording fees are increased based o	RecordingFee
Borrower taking title to the property has changed	Borrower taking title to the property ha	PropertyTitle
Additional borrower has been added to the loan or borrower has been dropped f	Additional borrower has been added to	AddBor
Other	Other	Other
New Construction 60+ Days from Closing Disclosure		Construction60
Change in APR	APR Change	APR
Change in the Loan Product		LoanProduct
Tolerance Cure		Tolerance
Change due to clerical error		ClericalErr

Loan # 000100590 LTV: 85.000/85.000/85.000 Rate: 7.125% Est Closing Date: 05/23/2025
Loan Amount: \$595,000.00 DTI: 15.899/16.631 Not Locked FS: Austin WebApps Archived

Loan Estimate Page 1 REGZ-LE Itemization

Select reason (s) for CIC

Disclosure Information

☒ Fee Level Disclosures

Reason

☐ Changed Circumstance - Settlement Charges

☐ Changed Circumstance - Eligibility

☐ Revisions requested by the Consumer

☐ Interest Rate dependent charges (Rate Lock)

☐ Expiration (Intent to Proceed received after 10 business days)

☐ Delayed Settlement on Construction Loans

☐ Other

☒ Changed Circumstance

Changes Received Date 04/29/2025

Revised LE Due Date 05/02/2025

Changed Circumstance

Change in loan amount

Comments

Change in loan amount

Once changes are selected the CIC reasons will auto-fill

Change in Circumstance

Pro tip: selecting field and hitting CTRL+D will do this - no need to select date from the calendar!

Loan Estimate Page 1

Received method: Signature

Comments

Lender's Info

Name of Lender: MA Financial, LLC
Address: 7600 N Capital of Texas Hwy, Bldg C Suite 2
City: Austin
State: TX Zip: 78731

Officer User: jeff.davis@ice.com

Loan Details

LE Date Issued: 05/12/2025

Applicants

Foreign Address: ☐
Name of Borrower: Andy America
Name of Co-Borrower: Amy America
Address: 4321 Cul de Sac Street
City: Someplace
State: MA
Zip: 02723
Country: US

Loan Term: 30 yrs mths
☐ Construction Period Included in the Loan Terms

Purpose: Purchase
Product: Fixed Rate

Loan Type

☒ Conventional ☐ USDA-RHS
☐ FHA ☐ Other-
☐ VA

Update LE issue Date to today's date

Change in Circumstance

Clear the '**Good Faith Fee Variance Violated**' alert by selecting the fee change reason (Alerts & Messages)

Home Pipeline Loan Contacts Dashboard Reports

Borrowers Andy and Amy America

1234 MI Homes Way
Austin, TX 78703

Loan #: 000100590 LTV: 85.000/85.000/85.000 Rate: 7.125% Est Closing Date: 05/23/2025
Loan Amount: \$595,000.00 DTI: 15.899/16.631 Not Locked FS: Austin WebApps Archived

Alerts & Messages Log

- Compliance Review - Had Warnin 04/21/25
- Run Mavert prior to issuing revise 04/29/25
- LMV Data Comparison 04/29/25
- Redisclose Loan Estimate (Change 05/02/25
- AUS Data Discrepancy Alert 05/12/25
- Good Faith Fee Variance Violated 05/12/25**
- Escrow Account Information expir 05/21/25
- 25 loan document(s) retrieved 04/21/25
- Andy America's loan: package ha 04/24/25
- Andy America's loan: package ha 04/24/25

Good Faith Fee Variance Violated Cure Variance

Alert Name: Good Faith Fee Variance Violated
Description: Good Faith Fee Variance limit is violated. Correct fees or address the fee variance violation at closing or within 30 calendar days after settlement.
Alert Date: 05/12/2025 Total Variance: 7,437.50

Trigger Fields Go to Field

Field ID	Description	Initial LE \$	Baseline	Disclosed \$	Itemization \$	Variance \$	Variance Limit
[Category Total]	Cannot Increase	5,866.00	LE [04/21/20	13,303.50	7,437.50	Cannot Increase	
NEVHU02.X927	1.250 % of Loan Amount (Points)		LE [04/21/20	7,437.50		Cannot Increase	

Fee Details

Changes Received Date: 04/29/2025
Revised LE Due Date: 05/02/2025

Description:

Reason:

Comments:

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
2015 Itemization
RegZ - LE
Loan Estimate Page 1
Loan Estimate Page 2
Loan Estimate Page 3
Request for Transcript of Tax
Home Counseling Providers
Settlement Service Provider List
State-Specific Disclosure Information
Additional Disclosures Information
MI Disclosure Summary
Additional Requests Information
MI Accrual Information
☐ Show in Alpha Order ☐ Show All

If there is a fee violation, you must clear each increase individually.

Best Practice is to select the alert "Good Faith Fee Variance Violated" and address each fee listed.

Select a changed circumstance below.

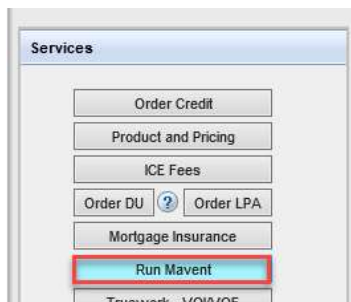
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Other	Other	Other
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Tolerance Cure		ToleranceCure

☐ Show All COC Reasons

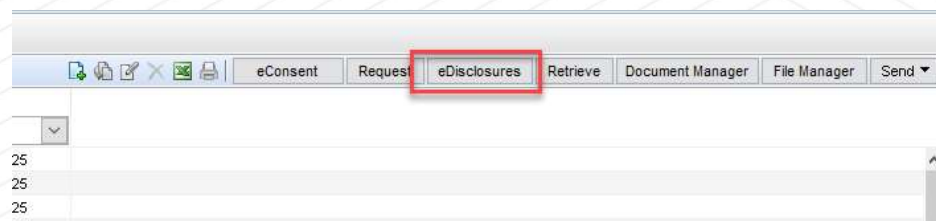
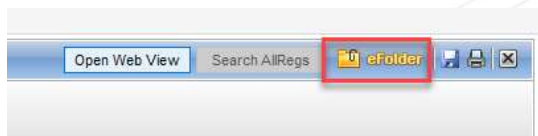
OK Cancel

Change in Circumstance

Run **Mavent** (go to Mavent and select "Order")

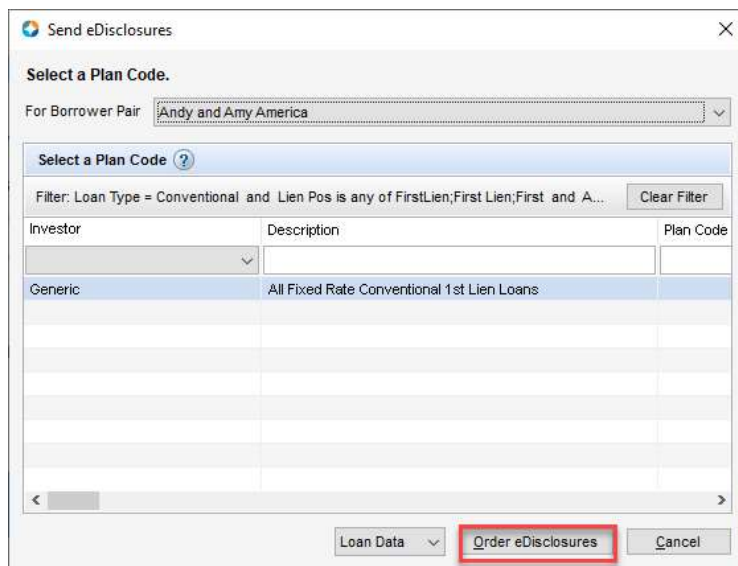


Navigate to the eFolder, then eDisclosures



Change in Circumstance

Order **eDisclosures** and preview to ensure the correct documents are checked the CIC Cover Letter and Loan Estimate then hit **Send**



Send eDisclosures

Select a Plan Code.

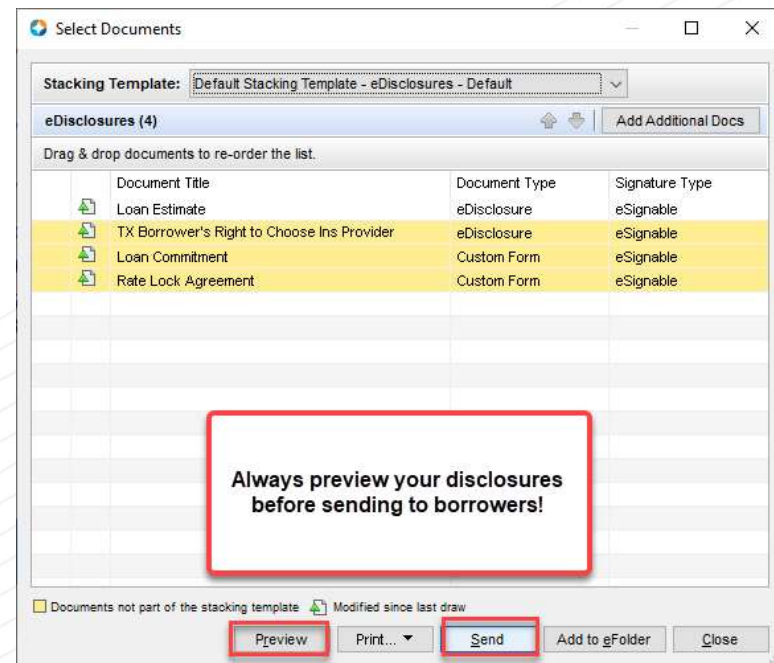
For Borrower Pair: Andy and Amy America

Select a Plan Code ?

Filter: Loan Type = Conventional and Lien Pos is any of FirstLien;First Lien;First and A... Clear Filter

Investor	Description	Plan Code
Generic	All Fixed Rate Conventional 1st Lien Loans	

Loan Data Order eDisclosures Cancel



Select Documents

Stacking Template: Default Stacking Template - eDisclosures - Default

eDisclosures (4)

Drag & drop documents to re-order the list.

Document Title	Document Type	Signature Type
Loan Estimate	eDisclosure	eSignable
TX Borrower's Right to Choose Ins Provider	eDisclosure	eSignable
Loan Commitment	Custom Form	eSignable
Rate Lock Agreement	Custom Form	eSignable

Always preview your disclosures before sending to borrowers!

Documents not part of the stacking template Modified since last draw

Preview Print... Send Add to gFolder Close



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.