

Escrow Holdbacks



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

Escrow Holdbacks

Alerts & Messages Log

UNW Data Comparison	04/15/25
Redisclose Loan Estimate (Rate L)	04/21/25
Compliance Review - Did Not Pass	04/22/25
Redisclose Loan Estimate (Change)	04/24/25
Escrow Account Information expli	05/08/25
AUS Data Discrepancy Alert	05/13/25
Good Faith Fee Variance Violated	05/13/25
Credit analyzer has open issues	04/13/25
Income analyzer has open issues	04/13/25

Forms Tools Services

GSE Additional Provider Data
HELOC Management
HMDA Information
Home Counseling Providers
HUD 1003 Addendum
HUD-56001 Property Improvement
HUD-928005b Conditional Commitment
HUD-92900LT FHA Loan Transmittal
Loan Estimate Page 1
Loan Estimate Page 2
Loan Estimate Page 3
M/I Appraisal Information
M/I Borrower Summary - Origination
M/I Disclosure Summary
M/I Escrow Holdback
M/I Loan Pricing Summary
M/I Lock Comparison
M/I Milestone Tracking
M/I Notice of Incomplete Application
M/I Prequal letter
☒ Show in Alpha Order ☒ Show All

M/I Escrow Holdback

Escrow Holdback

☐ Escrow Holdback Escrow Holdback Amount Est Completion Date //

Escrow Holdback Reason Other Reason

Repair Description:

Funds Paid By Funds Held By

Appraiser

Builder Indicates Complete //

Final Inspection Ordered // Final Inspection Received //

Escrow Holdback Closeout

☐ Repairs Complete Funds Requested To Be Released // Funds to be Released Amount

Funds Released to Seller/Builder Funds Sent to Street

Seller/Builder Funds Sent to City, State, Zip

Comments

Investor Investor Notified of Completion //

Escrow Holdbacks have one centralized screen. Under **Forms**, M/I Escrow Holdback.

Escrow Holdbacks

Forms Tools Services

- 1003 URLA - Lender
- 1003 URLA Continuation
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 2015 Itemization
- Additional Disclosures Information
- Additional Requests Information
- Affiliated Business Arrangements
- Aggregate Escrow Account
- Appendix Q
- ATR/QM Management
- Bi-weekly Loan Payment Summary
- Buydown Disbursement Summary
- Closing Conditions
- Closing Disclosure Page 1
- Closing Disclosure Page 2
- Closing Disclosure Page 3

N. Due from Seller at Closing		Sub Total	10,000.00
01	Excess Deposit		
02	Closing Costs Paid at Closing (J)		0.00
03	Existing Loan(s) Assumed or Taken Subject to		
04	Payoff of First Mortgage Loan		
05	Payoff of Second Mortgage Loan		
06	Escrow Holdback		5,000.00
07			

To start your escrow holdback, you will need to enter your amount in the Closing Disclosure page 3 section, in forms.



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Escrow Holdback Reason
Weather Related Delays
Closing Accommodation
Other

Repair Description:

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Escrow Holdback

☒ Escrow Holdback Escrow Holdback Amount Est Completion Date

Escrow Holdback Reason Other Reason

Repair Description:

Funds Paid By Funds Held By

Appraiser

Builder Indicates Complete

Final Inspection Ordered

Final Inspection Received

Once the escrow amount is entered, you will need to go into the **M/I Escrow Holdback** screen under **Forms**.

1. The Escrow Holdback button is marked, and amount comes from CD page 3, L 06.
2. Enter an estimated completion date.
3. Use the dropdown to complete the reason.
4. List out each escrow item in the repair description.
5. Press the Save button.





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M/I Escrow Holdback

Escrow Holdback


☒ Escrow Holdback Escrow Holdback Amount Est Completion Date 



Escrow Holdback Reason  Other Reason

Repair Description:

Funds Paid By  Funds Held By 

Appraiser

Builder Indicates Complete 



Final Inspection Ordered  Final Inspection Received 

Once the builder indicates that the escrow work is completed you will go back into the **M/I Escrow Holdback** screen and update the builder complete date and order the final inspection.




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Escrow Holdback

Final Inspection Ordered //  Final Inspection Received // 


Escrow Holdback Closeout

☐ Repairs Complete Funds Requested To Be Released //  Funds to be Released Amount 5,000.00

Funds Released to Seller Seller/Builder Funds Sent to Street

Seller/Builder Funds Sent to City, State, Zip

Comments

Investor Investor Notified of Completion // 

When the final inspection is received, go back into your **M/I Escrow Holdback** screen.

1. Enter the Final Inspection Received date.
2. Checkmark Repairs Complete.
3. Request funds to title to be released to the builder.
4. Add any comments relevant to the escrow holdback.
5. Email Post Closing once funds are released and escrow holdback is complete.



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M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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