



Notice of Incomplete Application



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

Notice of Incomplete Application

The screenshot shows the 'M/I Notice of Incomplete Application' form. On the left is a sidebar with a list of alerts and messages, including 'Compliance Review - Had Warning', 'Redisclose Loan Estimate (Rate L)', 'Complete Intent to Proceed', 'Run Mavent prior to issuing revise', 'Good Faith Fee Variance Violated', 'Redisclose Loan Estimate (Change)', 'eConsent Accepted - Alice Firstim', and '26 loan document(s) retrieved'. The main form area has a title bar 'M/I Notice of Incomplete Application' and a sub-header 'Notice of Incomplete Application'. It contains fields for 'HMDA Status', 'NOIA Issued' (05/14/2025), and 'Deadline to provide missing information' (05/30/2025). There are three buttons: 'Application Withdrawn', 'File Closed for Incompleteness', and 'Application approved but not accepted'. At the bottom, there is an 'eFolder' button with a question mark icon.

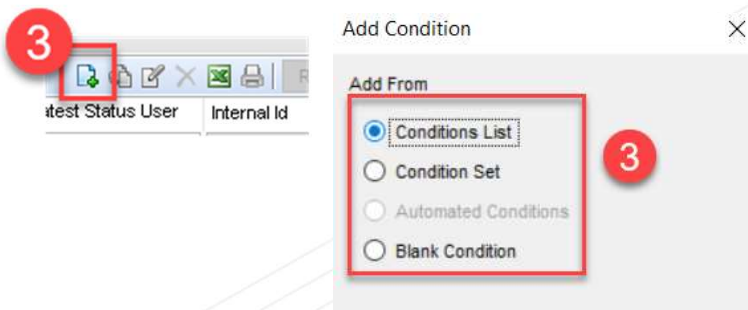
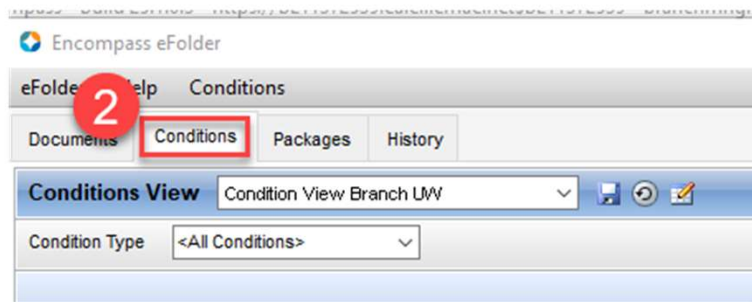
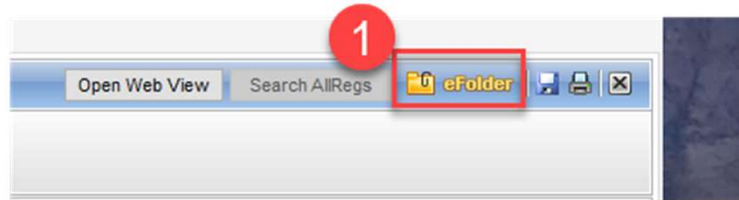
The screenshot shows the 'Pipeline View' table. The table has columns: Alerts, Mess, Linked, Loan Number, Borrower Nam, Application Dat, Data when, Loan Amount, Note Rate, Lock & Request Status, and Notice of Incomplete A. The table is filtered by 'Loan Status = Active Loan' and 'Underwriting Approval Date = Empty Date Field'. The table shows 8 rows of data, with the first row highlighted.

We use the **"Incomplete Applications"** to identify loans requiring an NOIA.

The Branch managers and Loan Officers are required to monitor the Incomplete application pipeline and send out the NOIA based off of the application date.

*To add to the pipeline view to track the letters that have been sent, using the Deadline field.

Notice of Incomplete Application



To start your notice of incomplete application, you will need to first add **commitment conditions** to your file.

1. Go into the **eFolder**.
2. Open up the **conditions** tab.
3. Use the plus sign to add a condition. (you can add a **blank condition** or a select a **condition** from the conditions list or set)

Notice of Incomplete Application

Add Conditions From Condition Set

For Borrower Pair: Alice Firstimer

Condition Sets: **All Commitment Conditions**

Select from Commitment Conditions list OR add a Blank condition

Internal Id	Condition Name
Commitment	Retirement Statements
Commitment	VA - CAIVRS
Commitment	VOD - Verification of Deposit
Commitment	VA - Child Care Letter
Commitment	VA - Nearest Relative
Commitment	VOE - Verification of Employment
Commitment	Pay Stub Loan(s) LOE
Commitment	Inquiries LOE
Commitment	Social Security Income
Commitment	Pay Stubs
Commitment	VA - Certificate of Eligibility
Commitment	Retirement/Pension

Add Condition

Add From

☐ Conditions List

Add Blank Condition

For Borrower Pair: All

Condition Type: **Commitment**

Condition Name: ***Enter Condition Name***

Add Cancel

Best Practice:

Make sure to select condition from the **commitment condition set** **OR** create a **custom condition from blank conditions**.

If opting to add a **blank condition**, you need to select commitment type as commitment to ensure it pulls on NOIA document.

Notice of Incomplete Application

The screenshot shows a web form titled "Condition Details (Full Access Letter)". The form is divided into several sections:

- Details:**
 - Name:** Full Access Letter
 - Internal Description:** Letter from Someone to confirm full and unrestricted access to b of a bank statement
 - External Description:** Letter from Someone to confirm full and unrestricted access to b of a bank statement (highlighted with a red box)
 - For Borrower Pair:** All
 - Condition Type:** Commitment (highlighted with a red box)
 - Source:** Lender
 - Recipient Details:** Lender
 - Prior To:** Approval
 - Category:** Manual
 - Source of Condition:** Manual
 - Owner:** (dropdown menu)
 - Effective Start Date:** (date field)
 - Effective End Date:** (date field)
 - Internal ID:** (text field)
 - External ID:** (text field)
 - Print Internally:** ☒ (highlighted with a red box)
 - Print Externally:** ☒ (highlighted with a red box)
- Tracking Status:**
 - Days to Receive:** (text field)
 - Requested From:** (text field)
 - Document Receipt Date:** (date field)
 - Added by branchingr on 05/07/2025 at 2:15 PM** (checkbox checked)
 - Requested:** (checkbox unchecked)
 - Re-requested:** (checkbox unchecked)
 - Fulfilled:** (checkbox unchecked)
 - Approved:** (checkbox unchecked)
 - Rejected:** (checkbox unchecked)
 - Cleared:** (checkbox unchecked)
 - Waived:** (checkbox unchecked)
- Comments:** (text area)

A red box highlights the "External Description" field, and a red arrow points from the text box to the "Print Externally" checkbox.

Type the condition in the "External Description" box and , select "Print Externally" to ensure it will transfer to the NOIA document

Best Practice:

Complete your conditions as required:

A **blank condition** will allow you to completely free-form the External Description.

A condition from the **condition sets** can be edited as needed, but will already have preset text included.

Forms – M/I Notice of Incomplete Action

Then, go to **Forms – M/I Notice of Incomplete Application** to complete the required fields.

Enter the deadline date for the NOIA letter.

The screenshot displays the M/I Financial system interface. On the left, a sidebar menu under the 'Forms' tab lists various documents, with 'M/I Notice of Incomplete Application' selected. Above this menu is an 'Alerts & Messages' section containing a table of notifications:

Alert	Date
Compliance Review - Had Warning	05/07/25
Send Initial Disclosures	05/10/25
eConsent Accepted - Alice Firstim	05/07/25

The main content area shows the 'M/I Notice of Incomplete Application' form. It includes a 'Notice of Incomplete Application' header, an 'HMDA Status' section with buttons for 'Application Withdrawn', 'File Closed for Incompleteness', and 'Application approved but not accepted', and a 'Deadline to provide missing information' field set to '05/30/2025'. An 'eFolder' button and a help icon are also present.

Printing & Sending the NOIA

Once you have added the conditions and completed the M/I Notice of Incomplete Application screen, go to your eFolder and add NOIA document and "request."

1 Add Document

☒ Add a new document
☐ Add documents from Document Sets

OK Cancel

2 Document Details (Notice of Incomplete Application)

Details

Name: Notice of Incomplete Application

Description:

For Borrower Pair: Alice Firstimer

For Milestone: Submittal

Access: AU, CL, CU, FN, LA, LD, LO, LP, Others, PC, UW, WC

Conditions:

Files

Name:

3

Documents View Standard View

Document Group (All Documents) Stacking Order None

Documents (10)

Att	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		Compliance Report		Alice Firstimer	Settlement Service	AU, BM, CL, CU,...	Submittal	Received	05/07/25
		Compliance Report		Alice Firstimer	Settlement Service	AU, BM, CL, CU,...	Submittal	Received	05/07/25
		Compliance Report		Alice Firstimer	Settlement Service	AU, BM, CL, CU,...	Submittal	Received	05/07/25
		Credit Report	Credit Report	Alice Firstimer	Settlement Service	AU, BM, CL, CU,...	Submittal	Received	05/07/25
		Fee Service		All	Settlement Service	AU, BM, CL, CU,...	Submittal	Received	05/07/25
		Notice of Incomplete Application		Alice Firstimer	Custom Form	AU, CL, CU, FN,...	Submittal		
		Other Services	Additional Services	All	Settlement Service	AU, BM, CL, CU,...	Submittal	Requested	05/07/25
		Product and Pricing		All	Settlement Service	AU, BM, CL, CU,...	Submittal	Received	05/07/25
		Untitled		Alice Firstimer	Needed	AU, BM, CL, CU,...	Submittal		
		Verifications	Verifications	Alice Firstimer	Settlement Service	AU, BM, CL, CU,...	Submittal	Received	05/07/25

Then Preview the document and click “Send”
An editable template email will appear. Click send.

Preview document and then send to borrower.

Notice of
Incomplete
Application
Example:

Notice of Incomplete Application and Request for Additional Information

May 7, 2025

Dear Alice Firstimer:

Thank you for your application for credit. The following information is needed to complete the decision-making process for your application:

Full Access Letter Letter from Someone to confirm full and unrestricted access to b of a bank statement
24 W2 24 W2

Bank Statements Provide all pages of banks statements for account at _____ for a
_____ month period. Large or irregular deposits may require additional documentation.

Please upload ALL requested items to the portal found on mihomes.com

We need to receive the requested information by 05/30/2025. If we do not receive the information by the required date, we will regrettably be unable to give further consideration to your application.

Sincerely,



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



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.