



# Withdrawing an Application



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

# Withdrawing an Application

When an application needs to be withdrawn, go into, forms, notice of incomplete action. Press the application withdrawn button, enter the NOIA issued date, and press save.

The screenshot shows a web application interface. On the left, there is a sidebar with a list of forms. The 'M/I Notice of Incomplete Application' form is selected and highlighted with a red box. The main content area displays the 'M/I Notice of Incomplete Application' form. The form has a title bar 'M/I Notice of Incomplete Application' and a section 'Notice of Incomplete Application'. Inside this section, there is a 'HMDA Status' field with a dropdown menu. The 'Application Withdrawn' option is selected and highlighted with a red box. To the right of the 'HMDA Status' field, there is a 'NOIA Issued' field with a date picker icon, also highlighted with a red box. Below the 'HMDA Status' field, there are three buttons: 'File Closed for Incompleteness', 'Application approved but not accepted', and 'Application Withdrawn'. The 'Application Withdrawn' button is highlighted with a red box. Below these buttons, there is a 'Deadline to provide missing information:' field with a date picker icon. At the bottom of the form, there is an 'eFolder' button with a question mark icon. The sidebar on the left has tabs for 'Forms', 'Tools', and 'Services'. The 'Forms' tab is active, and the list of forms includes: Verification of Additional Loans, Verification of Gifts and Grants, Verification of Other Assets, Verification of Other Income, Verification of Other Liability, VOD, VOE, VOL, VOM, VOR, M/I Welcome Home Club, M/I Notice of Incomplete Application (highlighted), M/I Disclosure Summary, M/I Appraisal Information, M/I Prequal letter, M/I Escrow Holdback, M/I Lock Comparison, M/I Milestone Tracking, and M/I Loan Pricing Summary.

Alerts & Messages	Log
UW Data Comparison	05/16/25
Compliance Review - Had Warning	05/16/25
eConsent Accepted - John Homec	05/07/25
2 loan document(s) retrieved	05/16/25

Forms Tools Services

- Verification of Additional Loans
- Verification of Gifts and Grants
- Verification of Other Assets
- Verification of Other Income
- Verification of Other Liability
- VOD
- VOE
- VOL
- VOM
- VOR
- M/I Welcome Home Club
- M/I Notice of Incomplete Application**
- M/I Disclosure Summary
- M/I Appraisal Information
- M/I Prequal letter
- M/I Escrow Holdback
- M/I Lock Comparison
- M/I Milestone Tracking
- M/I Loan Pricing Summary

M/I Notice of Incomplete Application

Notice of Incomplete Application

HMDA Status

Application Withdrawn

File Closed for Incompleteness

Application approved but not accepted

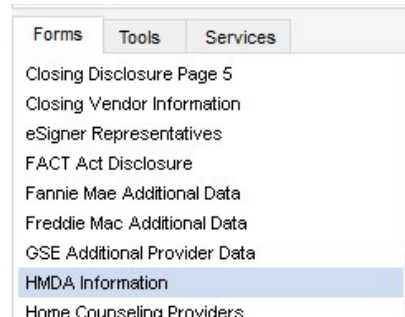
Deadline to provide missing information:

eFolder ?

NOIA Issued //

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You will then need to go into, Forms, HMDA Information. Utilize the dropdown menu to choose the action taken reason.



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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When you have completed the action taken, press 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.

**HMDA Information**

2018 HMDA Originated/Adverse Action Loans

HMDA Reporting Year: 2025  
Reporting LEI:   
Universal Loan ID: 549300PXL1KA5TOL208200010011754  
HMDA Profile Name: M/I Financial, LLC ID: 2  
Repurchase Date: //

☐ Exclude loan from HMDA report  
☐ Loan is Partially Exempt  
Apply Partial Exemption  
Calculate ULJ  
Recalculate HMDA

**Loan and Origination Information**

Application Date: 12/05/2024  
Closing Date: //  
Loan Type: 1. Conventional  
Loan Purpose:   
Preapprovals:   
Construction Method: 1. Site-built

Property will be:  
☒ Primary Residence  
☐ Secondary Residence  
☐ Investment Property

Loan Amount: 400,000.00  
Action Taken: 4. Application withdrawn by ap  
Action Date: 05/20/2025

**Property Information**

HMDA Transmittal Sheet

**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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