



Change in Circumstance CD



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

CD Change in Circumstance

- Open the loan that needs to be redisclosed
- Clear Fee Violations
- Go to Closing Disclosure Page 1, enter date
- Preview Mavent
- Resubmit loan to closing



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Clear Fee Violations – it is **very** important that the description and **reason** selected are correct.

Each fee will need to be individually addressed: complete the description and reason

Good Faith Fee Variance Violated

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: 12/12/2025 Total Variance: 255.26

Field ID	Description	Initial LE \$	Baseline	Disclosed \$	Itemization \$	Variance \$	Variance Limit
[Category Total]	Cannot Increase	15,342.86	LE [10/28/20]	15,342.86	13,597.36	255.26	Cannot Increase
NEVHUD2.X3336	Lender's Title Insurance	1,549.74	LE [10/28/20]	1,549.74	1,550.00		Cannot Increase
NEVHUD2.X3402	Title - Survey Endorsement		LE [10/28/20]		100.00		Cannot Increase
NEVHUD2.X3534	Title - ER112.1 Deletion Exception Mechanics Li		LE [10/28/20]		155.00		Cannot Increase

Fee Details

Changes Received Date: 12/11/2025
Revised CD Due Date: 12/15/2025

Description: Change in loan amount

Reason: Changed Circumstance - Settlement Charges

1

2

First select the appropriate description.
Then, select the BEST reason.

*Please note branches should not use revisions requested by consumer as a default. If the reason doesn't align with the fee violation, Mavent will fail and the alert will not clear.

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Go to **Closing Disclosure Page 1** and scroll down to enter the **date**.

Closing Disclosure Page 1

Disclosure Information

☒ Fee Level Disclosures

Reason

☐ Change in APR

☐ Change in Loan Product

☐ Prepayment Penalty Added

☒ Change in Settlement Charges

☐ Changed Circumstance - Eligibility

☐ Revisions requested by the Consumer

☐ Interest Rate dependent charges (Rate Lock)

☐ 24-hour Advanced Preview

☐ Tolerance Cure

☐ Clerical Error Correction

☐ Other

☒ Changed Circumstance

Changes Received Date

Revised CD Due Date

Changed Circumstance

Comments

Closing Disclosure Page 1

Tolerance Cure

Required Cure Amount

Applied Cure Amount

Cure applied to Principal (POC)

Cure applied to Lender Credit

Date

Resolved by

Closing Information

CD Date Issued

Closing Date

Disbursement Date

Settlement Agent

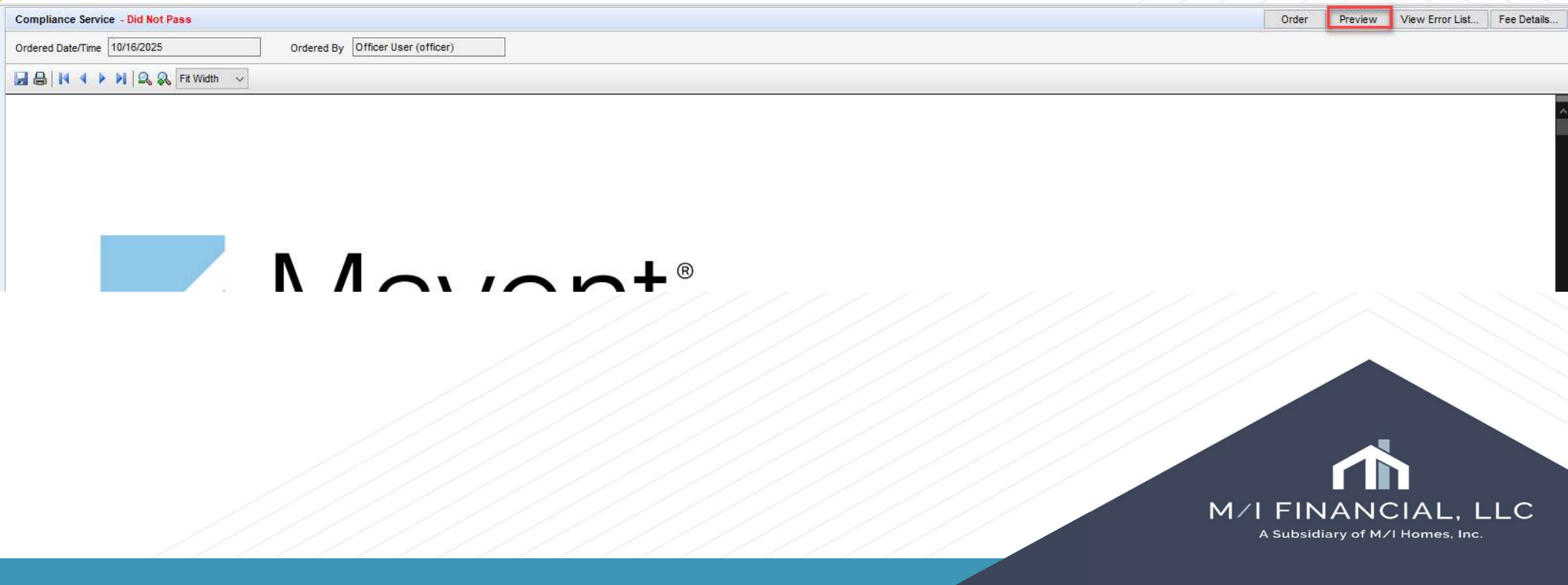
File#



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Go to **Mavent** and select "**Preview**," if the fees have been correctly cleared, you will no longer have a **FAIL** Mavent report. If you still have a FAIL, review the report and make any required adjustment to your fees



The screenshot displays the Mavent+ web application interface. At the top, a status bar indicates "Compliance Service - Did Not Pass". Below this, the "Ordered Date/Time" is 10/16/2025, and the "Ordered By" is Officer User (officer). The top navigation bar includes buttons for "Order", "Preview" (highlighted with a red box), "View Error List...", and "Fee Details...". The main content area features the Mavent+ logo on the left and the M/I Financial, LLC logo on the right, which is a subsidiary of M/I Homes, Inc.

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Go to the **M/I Borrower Summary** page and select the **"Ready for CD"** checkbox to resubmit to closing.



The screenshot shows a web form with the following elements:

- A checkbox labeled "Ready for CD" which is checked and highlighted with a red square.
- A text field labeled "Sent to Closing Date" containing the text "//" and a calendar icon to its right.
- Three radio buttons: "eClosing", "Mail Away", and "POA/Trust". The "eClosing" radio button is selected.
- A text field labeled "Closer" which is currently empty.



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M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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