

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				
Trigger Fields								
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	1			
				Change in loan amount	 			
Reason	2   Changed Circumstance - Settlement Charges							

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: 12/11/2025

Revised CD Due Date: 12/15/2025

Changed Circumstance: Change in loan amount

Comments: Change in loan amount

Closing Disclosure Page 1

Tolerance Cure

Required Cure Amount: 16,724.60

Applied Cure Amount: 0.00

Cure applied to Principal (POC):

Cure applied to Lender Credit:

Date: //

Resolved by:

Closing Information

CD Date Issued: 12/16/2025

Closing Date: 12/15/2025

Disbursement Date: 12/15/2025

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



Compliance Service - Did Not Pass

Ordered Date/Time: 10/16/2025 Ordered By: Officer User (officer)

Order **Preview** View Error List... Fee Details...

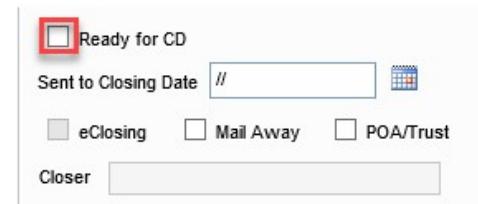
Print Back Forward Fit Width

Mavent®



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



The image shows a screenshot of a software interface. At the top, there is a checkbox labeled "Ready for CD" which is checked. Below this is a text input field labeled "Sent to Closing Date" with a double slash separator. To the right of the input field is a small calendar icon. Underneath the date field are three checkboxes: "eClosing", "Mail Away", and "POA/Trust". At the bottom of the interface is a text input field labeled "Closer".



M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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