



Encompass - Escrow Holdbacks



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

Escrow Holdbacks

7 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:

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 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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Escrow Holdbacks

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 Holdbacks

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 

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. Add any comments relevant to the escrow holdback.



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Escrow Holdbacks

Completion Escrow Transmittal

Print

Form Groups Standard Forms Custom Forms

Look In Companywide

Name

- 60 Day Letter
- Appraisal Acknowledgement
- Appraisal Request
- Appraisal Waiver
- ARM Disclosure
- Borrower's Certification and Authorization
- Broker Fee Agreement
- Broker List of Services Performed
- Buydown Deposit Agreement
- Commitment Letter
- Commitment Texas
- Completion Escrow Transmittal
- Condition Summary - Internal and External
- Cover Sheet for initial Disclosures
- Detailed Conditional Approval Letter - Enhanced Conditions

M/I Financial, LLC. –

Name: **Buydown Davis**

Subdivision: **Walnut Woods East**

Lot #:

Investor:

Address: **123 Prop St
Columbus OH, 43211**

Closing Date: **06/01/2025**

County: **Franklin**

Inspector:

MIF Loan #: **000100331**

Escrow Amount: **\$6,000.00**

M/I Homes

Accounting, please release the Completion Escrow to M/I Homes

Builder Authorized Representative

Date

MIF Branch

Branch/Ops Manager

Date

Go into Print, and generate a Completion Escrow Transmittal Form.

Save the form outside of Encompass to utilize DocuSign.



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Review and sign documents on X +

apps.docusign.com/sign/app?inssession=1&ti=549f6dea2944442493349b9509c6809a&signing-config=%7B%22SigningAppDisabledFlags%3A%3B%7D%7D

Pivotal UX Login - Verifier - Ac... Achieva Credit Union Loan Guaranty Search equifax myuhc - Member L... DataVerify User Login

Drag and drop fields from the left panel onto the document

FIELDS

- Signature
- Initial
- Stamp
- Date Signed
- Name
- First Name
- Last Name
- Email Address
- Company
- Title
- Text
- Checkbox

Completion Escrow Transmittal

M/I Financial, LLC. –

Name: **Buydown Davis** Subdivision: **Walnut Woods East** Lot #:

Investor:

Address: **123 Prop St**
Columbus OH, 43211

Closing Date: **06/01/2025** County: **Franklin**

Inspector:

MIF Loan #: **000100331**

Escrow Amount: \$

M/I Homes

Accounting, please release the Completion Escrow to M/I Homes

Builder Authorized Representative _____ Date _____

The Branch or Operations Manager will:

1. Sign the document.
2. Add the M/I Homes builder contact for signature.
3. CC: TransOhio accounting at titleaccounting@mihomes.com

Escrow Holdbacks

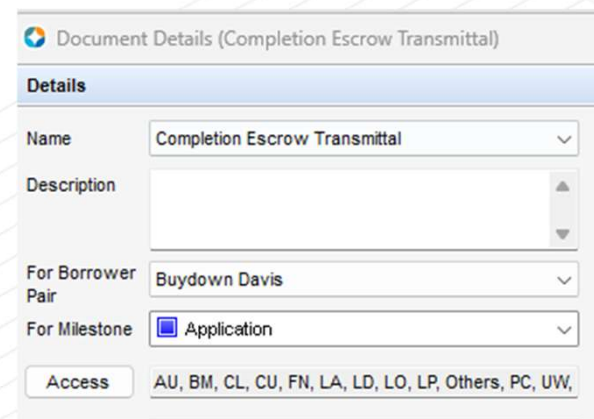
Once DocuSign is completed, title accounting will be notified to release funds.

Title accounting will not release funds without the executed Completion Escrow Transmittal.

Title accounting will release funds within 2 business days.

Batching of escrows is preferred. Please send these as soon as possible and do not wait until the end of the month to release.

A copy of the executed Completion Transmittal is to be uploaded into the Efolder.



The screenshot shows a web form titled "Document Details (Completion Escrow Transmittal)". It contains several fields: "Name" with a dropdown menu set to "Completion Escrow Transmittal"; "Description" with a text area; "For Borrower Pair" with a dropdown menu set to "Buydown Davis"; "For Milestone" with a dropdown menu set to "Application" and a small blue square icon to its left; and "Access" with a text field containing "AU, BM, CL, CU, FN, LA, LD, LO, LP, Others, PC, UW,".



M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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