



Home to Sell



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

Home to Sell

Open your 1003 URLA page 3, review the property information that is to be sold. Make sure the Property Status is PS (Pending Sale). Press Link Liabilities to confirm the mortgages are associated with the property. Select the mortgage to link it to the property and mark the mortgage to be excluded from URLA Liabilities Total and close liability.

Section 3: Financial Information - Real Estate

Borrower I do not own any real estate
Co-Borrower I do not own any real estate

Property You Own - Borrower and Co-Borrower Show all VOM

Owned by: Borrower
Foreign Address:
Street Address: 9529 Sunstone Blvd
Unit Type: Unit #:
City: Thonotosassa
State: FL
Zip: 33592
Country: US

Subject Property
Property is used as: Primary Residence
Property will be used as:
Other Description:
Property Value: 440,000.00
Property Status: PS
Ins, Taxes, Association Dues: 79.00

For Investment Property Only
Monthly Rental Income:
Net Monthly Rental Income:

Mortgage Loans on this Property Does not apply
Link Liabilities

Additional Property - Borrower and Co-Borrower

Quick Entry - VOL

Creditor	Type	Balance	Months	Payment	Exclude Mon. Pay	To Be Paid Off
JPMCB HOME	Mortgage	132,154.00	234	1,558.00	N	N
ROCKET MTG	Mortgage	96,037.00	223	894.00	N	N
JPMCB AUTO	Installment	27,142.00	56	533.00	N	N
44444	Installment	400.00	11	400.00	N	N

No. Months to exclude from installment debts:
 Will be paid off (*)
Purpose:
UCD Payoff Type:
 This Debt is NOT secured to Subject Property?
 Keep HELOC Open after Pay Off
 Exclude from URLA Liabilities Total
 Resubordinated Indicator
 Subject Property

Months Left: 223
Payment: 894.00
Credit Limit:
 Payment includes Taxes and Insurance
Prepayment Penalty:
Payoff Amount:
Energy Efficient Debt
 PACE Loan
 Energy Improvement

Current Lien Position:
Proposed Lien Position:
 Bank Liability Considered in Exposure
Mortgage Type:

[Learn more...](#) Close

Total Other Liability Amount:



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After you have linked your mortgages to the property and excluded the liabilities, go into Show all VOM.

The screenshot shows a software interface for managing property information. The main window is titled "Property You Own - Borrower and Co-Borrower". On the left, there is a sidebar with a list of forms, including "1003 URLA Part 3" which is highlighted in blue. The main area contains several input fields and sections:

- Owned by:** Borrower (dropdown)
- Foreign Address:**
- Street Address:** 1234 Somewhere
- Unit Type:** (dropdown) and **Unit #:** (input)
- City:** Antioch
- State:** TN
- Zip:** 37011
- Country:** US
- Mortgage Loans on this Property:** Does not apply
- Link Liabilities:** (button)
- Additional Property - Borrower and Co-Borrower:** (dropdown)
- Subject Property:**
- Property is used as:** Primary Residence (dropdown)
- Property will be used as:** (dropdown)
- Other Description:** (input)
- Property Value:** 600,000.00
- Property Status:** PS (dropdown)
- Ins, Taxes, Association Dues:** 70
- For Investment Property Only:**
 - Monthly Rental Income:** (input)
 - Net Monthly Rental Income:** -3,432.00

A red circle highlights the "Show all VOM" button in the top right corner of the main window. A red arrow points from this button to the "1003 URLA Part 3" item in the sidebar.

Home to Sell

Quick Entry - VOM

VOM

Property Is	Address	Import Source
Primary Residence	9529 Sunstone Blvd, Thonotosassa, FL 33592	Encompass

Property information

Foreign Address Subject Property

Street Address 9529 Sunstone Blvd Property is used as Primary Residence

Unit Type Property will be used as

Unit # Other Description

City Thonotosassa Include in Export (deselect if this is duplicated asset)

State FL Number of Units 1

Zip 33592

Country US

Attach/Show Liens Does Not Apply Mortgage Balance 288,191.00

Present Market Value 440,000.00 Mortgage Payment 2,452.00

Property Status PS Gross Rental Income

Learn more... Close

Quick Entry - VOM

VOM

Property Is	Address	Import Source
Primary Residence	9529 Sunstone Blvd, Thonotosassa, FL 33592	Encompass

Country US

Attach/Show Liens Does Not Apply Mortgage Balance 288,191.00

Present Market Value 440,000.00 Mortgage Payment 2,452.00

Property Status PS Gross Rental Income

Type of Property Single Family Taxes, Ins, Expenses 79.00

Purchase Price 440,000.00 Percentage of Rental

Date Acquired 02/01/2024 Participation %

Pending Sale Date 02/01/2026 Net Income / Loss

Year Built

Comments

Additional Provider Data

Learn more... Close

Select the property that is pending sale, confirm property will be used as is blank, PS (pending sale) is selected for property status, present market value is equal to purchase price, and pending sale date is listed. Pending sale date should not be after our closing date listed on the Borrower Summary Origination screen.

Total Loan Amount	448,560.00
Est Closing Date	03/14/2026
Scheduled Closing Date	03/14/2026
Closing Time	

MULTIFINANCIAL, LLC

If you don't enter the Pending Sale date, the net rental income will double count in your ratios, so make sure you input a pending sale date.

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1st Loan #: 2000004903	LTV: 90.000/90.000/90.000	Rate: 4.875%
Loan Amount: \$448,560.00	DTI: 32.884/38.899	83 days remaining
1003 URLA Part 3		

Always make sure that the debt ratios match between Encompass and AUS and double check your URLA for accuracy.

Mortgage Information

LTV/CLTV/HCLTV	90.00% / 90.00% / 90.00%
Housing Expense Ratio	32.88%
Debt-to-Income Ratio	38.90%
Total Loan Amount	\$448,560.00
Sales Price/Purchase	

Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. I do not own any real estate

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address		Street 9529 Sunstone Blvd	State FL	ZIP 33592	Unit #
		City Thonotosassa			Country US
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
\$440,000.00	Pending Sale	Primary Residence	\$79.00	Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
				\$	\$

Mortgage Loans on this Property

Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
JPMCB HOME	4654026758494	\$1,558.00	\$192,154.00	<input type="checkbox"/>		
ROCKET MTG	8673547811892	\$894.00	\$96,037.00	<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply



M/I TITLE AGENCY



M/I TITLE, LLC



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



TransOhio Residential Title



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