

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

Owned by	Borrower	<input type="checkbox"/> Subject Property	
Foreign Address		Property is used as	Primary Residence
Street Address	9529 Sunstone Blvd	Property will be used as	
Unit Type		Other Description	
City	Thonotosassa	Property Value	440,000.00
State	FL	Property Status	PS
Zip	33592	Ins, Taxes, Association Dues	79.00
Country	US	For Investment Property Only	
<input type="checkbox"/> Mortgage Loans on this Property		<input type="checkbox"/> Does not apply	Monthly Rental Income
<input type="checkbox"/> Link Liabilities			Net Monthly Rental Income

Additional Property - Borrower and Co-Borrower

Quick Entry - VOL

Creditor	Type	Balance	Months	Payment	Exclude Mon. Pay	To Be Paid Off
JPMCB HOME	Mortgage	192,154.00	294	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
**	Other	xxx nn	xx	xxx nn	xx	xx

No. Months to exclude from installment debts Will be paid off (*) Months Left This Debt is NOT secured to Subject Property? Payment Keep HELOC Open after Pay Off Credit Limit Payment includes Taxes and Insurance Prepayment Penalty Payoff Amount Energy Efficient Debt PACE Loan Energy Improvement

Exclude from URLA Liabilities Total Resubordinated Indicator Subject Property Current Lien Position Proposed Lien Position Bank Liability Considered in Exposure Mortgage Type Learn more...

Total Other Liability Amount

Show all VOM

Add to eFolder

Close



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

Property You Own - Borrower and Co-Borrower

Owned by: Borrower

Foreign Address:

Street Address: 1234 Somewhere

Unit Type: Unit #

City: Antioch

State: TN

Zip: 37011

Country: US

Subject Property

Property is used as: Primary Residence

Property will be used as:

Other Description:

Property Value: 600,000.00

Property Status: PS

Ins, Taxes, Association Dues: 70

For Investment Property Only

Monthly Rental Income:

Net Monthly Rental Income: -3,432.00

Does not apply

Additional Property - Borrower and Co-Borrower

Forms Tools Services

MM Borrower Summary - Origination

1003 URLA - Lender

1003 URLA Part 1

1003 URLA Part 2

1003 URLA Part 3

1003 URLA Part 4

1003 URLA Continuation

MM Prequal letter

2015 Itemization

RegZ - LE

Loan Estimate Page 1

Loan Estimate Page 2

1003 URLA Part 5

Show all VOM

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 Property is used as Primary Residence
Street Address 9529 Sunstone Blvd Property will be used as
Unit Type Other Description
Unit # Include in Export (deselect if this is duplicated asset)
City Thonotosassa
State FL
Zip 33592 Number of Units 1
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
Comments Learn more... Close

Quick Entry - VOM

VOM

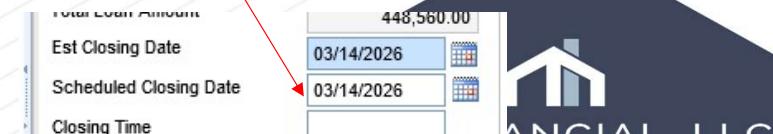
Property Is Address Import Source
Primary Residence 9529 Sunstone Blvd, Thonotosassa, FL 33592 Encompass

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 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.

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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1 st 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
100% 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	City Thonotosassa	State FL	ZIP 33592	Country US	Unit #
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	Monthly Rental Income	For 2-4 Unit Primary or Investment Property	For LENDER to calculate: Net Monthly Rental Income	
\$440,000.00	Pending Sale	Primary Residence	\$79.00	\$	\$		
Mortgage Loans on this Property <input type="checkbox"/> 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



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A Subsidiary of M/I Homes, Inc.



TransOhio Residential Title



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