



NOIA – May 2026



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

NOIA May 2026

Due to the recent Commitment Letter change, we have had to update the Notice of Incomplete Application process (NOIA). The only change is that you will no longer use commitment conditions. We have added a freeform box in the M/I Notice of Incomplete Application Screen to be completed. Once the screen has been completed, you will then go to the E-Folder and Select Request - Add the document - and send the NOIA to the borrower.



M/I FINANCIAL, LLC
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M/I Notice of Incomplete Application

Notice of Incomplete Application

HMDA Status

NOIA Issued 05/27/2026 1

Application Withdrawn

File Closed for Incompleteness

Application approved but not accepted

Deadline to provide missing information: 06/06/2026 2

4 eFolder

Notice of Incomplete Application Conditions

Crypto Currency ~ If you are planning on using any crypto currency, you must reach out to me prior to exchanging any funds. It must all be documented and I will need to walk you through the process to see if the funds are even eligible to be used. 3

Distribution Income ~ All distributions must be set up and executed within 60 days of closing. You are required to provide proof of the distribution being set up, to include amount, frequency, bank and the account number funds are to be received from. Once the funds leave the distribution account, we will need the recent full statement showing the funds leaving that distribution account (all pages). We will also need the most recent bank statement showing the distribution landing in your bank account (all pages).

Please complete the following boxes to generate the NOIA letter.



E-Folder

Documents View Standard View

Document Group (All Documents) Stacking Order None

Documents (13)

Att	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		Bank Statement		Alice Firstimer	Needed	AU, BM, CL, CU,...	Processing		
		IRS-W2	W-2s - Last 2 years	Alice Firstimer	Needed	AU, BM, CL, CU,...	Processing		
		Loan Commitment - TX	Loan Commitment - TX	Alice Firstimer	Custom Form	AU, BM, CL, CU,...	Processing		
		Loan Commitment	Loan Commitment	Alice Firstimer	Custom Form	AU, BM, CL, CU,...	Processing		
		Loan Summary Worksheet	Loan Summary Worksheet	Alice Firstimer	Custom Form	AU, BM, CL, CU,...	Application		
		Notice of Incomplete Application		Alice Firstimer	Custom Form	AU, BM, CL, CU,...	Application	Received	05/27/26
		Paystub	Paystubs	Alice Firstimer	Needed	AU, BM, CL, CU,...	Processing		
		Prequalification Letter - TX		Alice Firstimer	Custom Form	AU, BM, CL, CU,...	Application		
		Prequalification Letter		Alice Firstimer	Custom Form	AU, BM, CL, CU,...	Application		
		Property Tax Bill	Property Tax Bill	Alice Firstimer	Needed	AU, BM, CL, CU,...	Processing		
		Purchase Agreement	Purchase/Sales Contract	Alice Firstimer	Needed	AU, BM, CL, CU,...	Submittal		
		Recycle/Misc Bin		Alice Firstimer	Needed	AU, BM, CL, CU,...	Application		
		Verification Of Employment	Verification Of Employment	Alice Firstimer	Needed	AU, BM, CL, CU,...	Processing		

Request

The screenshot shows a software interface with a 'Request' dialog box open. The dialog box has a title bar 'Request' and a close button. Below the title bar is a confirmation message: 'Confirm the documents you have selected. All requests will contain the EDM fax coversheet for this loan. You can use the fax coversheet anytime to receive documents electronically for this loan.' Below this message are buttons for 'Preview', 'Print', and 'Send'. A dropdown menu shows 'For Borrower Pair' with 'Alice Firstimer' selected. Below that is an 'Add Document' section with a table of document requirements.

Name	Type	Source
Notary Page	Needed	
Note & Deed for Subordinate Lien	Needed	
Notice of Assignment, Sale or Transfer of...	Custom Form	Public:\Companywide\Notice ...
Notice of Incomplete Application	Custom Form	Public:\Companywide\Notice ...
Occupancy Affidavit	Needed	
Occupancy Certification	Needed	
Patriot Act Disclosure	Needed	
Patriot Act Information Form	Needed	
Payment History	Needed	
Payoff Statement	Needed	
Paystub	Needed	
Pension Award Letter	Needed	
Pest Inspection	Needed	
Phishing Scam Notice	Custom Form	Public:\Companywide\Phishin ...

Buttons at the bottom of the 'Add Document' dialog: 'Add' and 'Cancel'.

Select Preference

Stacking Order: None

Request

Confirm the documents you have selected. All requests will contain the EDM fax coversheet for this loan. You can use the fax coversheet anytime to receive documents electronically for this loan.

Request from Borrower

For Borrower Pair: Alice Firstimer

<input checked="" type="checkbox"/>	Name	Sign Type	Status	Date
<input checked="" type="checkbox"/>	Notice of Incomplete Application	Informational		05/27/26

Buttons: Preview, Print, Send

Learn more... Cancel

Completed Letter – In Preview

Notice of Incomplete Application and Request for Additional Information

May 27, 2026

Dear Alice Firstimer:

Thank you for your application for credit. The following information is needed to complete the decision-making process for your application:

Crypto Currency ~ If you are planning on using any crypto currency, you must reach out to me prior to exchanging any funds. It must all be documented and I will need to walk you through the process to see if the funds are even eligible to be used.

Distribution Income ~ All distributions must be set up and executed within 60 days of closing. You are required to provide proof of the distribution being set up, to include amount, frequency, bank and the account number funds are to be received from. Once the funds leave the distribution account, we will need the recent full statement showing the funds leaving that distribution account (all pages). We will also need the most recent bank statement showing the distribution landing in your bank account (all pages).

Funds to Close ~ Most recent two months of bank statements and asset (401k/retirement,etc) statements to show funds available in the amount of \$140,500 to cover your closing cost and down payment (this is not a final figure, it is only approximate). All pages are required, even blank. You will also need to provide evidence of the source of all large non-payroll deposits.

Please upload ALL requested items to the portal found on mihomes.com

We need to receive the requested information by 06/06/2026. If we do not receive the information by the required date, we will regrettably be unable to give further consideration to your application.

Sincerely,

Officer User
M/I Financial, LLC
7600 N Capital of Texas Hwy, Bldg C Suite 251
Austin, TX 78731
512-770-8440



M/I FINANCIAL, LLC
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M/I TITLE AGENCY



M/I TITLE, LLC



M/I FINANCIAL, LLC
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TransOhio Residential Title



M/I FINANCIAL, LLC
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