

To All: MIF Branch and Operations Manager's

RE: Corporate Underwriting Resubmission Screen and Tracking

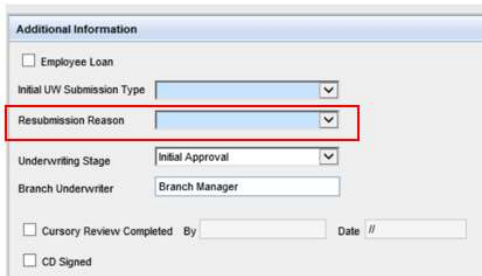
Effective: Thursday, May 21st, 2026

Effect Thursday, May 21st, there will be a new resubmission drop down and tracking screen.

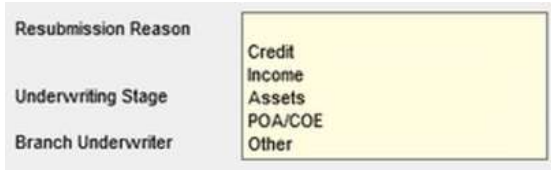
When a loan is being requested to go back to corporate or branch underwriting, we will now be required to designate a reason.


This can be designated from the following screen.

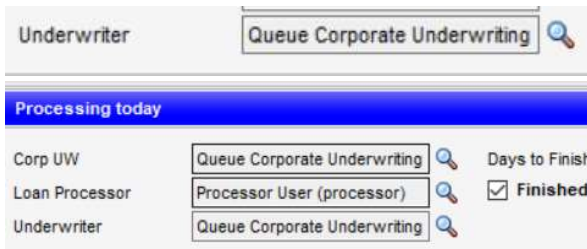
1. M/I Borrower Summary Origination Screen - Utilize the drop down next the Resubmission Reason



Select from the following reason:



Once selected, save  in Encompass, select the underwriter as, Queue Corporate Underwriting or Branch Underwriting, and complete the milestone.



Processing today			
Corp UW	Queue Corporate Underwriting		Days to Finish
Loan Processor	Processor User (processor)		<input checked="" type="checkbox"/> Finished
Underwriter	Queue Corporate Underwriting		

If the milestone finished checkbox is selected without a resubmission reason, you will get an error message.

Processing Worksheet for Processor User

Corp UW	Queue Corporate Underwriting	Days to Finish	0
Loan Processor	Processor User (processor)	<input checked="" type="checkbox"/> Finished	
Underwriter	Queue Corporate Underwriting		

Encompass

Complete required items prior to finishing the milestone.

OK

Required Fields

UW Resubmission Reason Dropdown

This can be corrected within the worksheet in the required fields section.

Processing Worksheet for Processor User

Corp UW Queue Corporate Underwriting Days to Finish -20 04/29/2026 11:30 AM

Loan Processor Processor User (processor) Finished

Underwriter Queue Corporate Underwriting

Documents eFolder

- Bank Statement
- Paystub
- IRS-W2
- Verification Of Employment
- Property Tax Bill
- Loan Commitment
- Loan Commitment - TX
- Flood Certificate received : 04/29/26

Required Fields


UW Resubmission Reason Dropdown

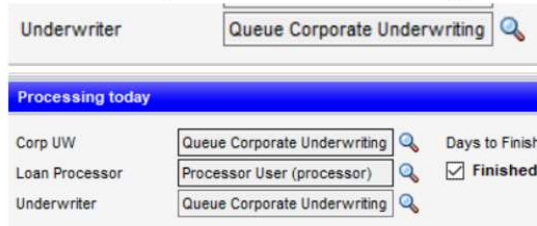
Select from the dropdown, the resubmission reason:

Required Fields

UW Resubmission Reason Dropdown

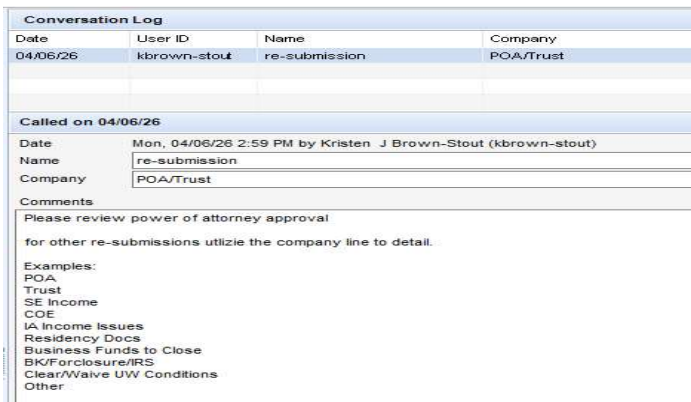
- Credit
- Income
- Assets
- POA/CDE
- Other

Once selected save  in Encompass, select the underwriter as Queue Corporate Underwriting or Branch Underwriting, and complete the milestone.



Processing today			
Corp UW	Queue Corporate Underwriting	Days to Finish	
Loan Processor	Processor User (processor)		<input checked="" type="checkbox"/> Finished
Underwriter	Queue Corporate Underwriting		

A note will need to be entered into the conversation log, noting the request to underwriting the reason for the resubmission.



Conversation Log			
Date	User ID	Name	Company
04/06/26	kbrown-stout	re-submission	POA/Trust

Called on 04/06/26

Date	Mon, 04/06/26 2:59 PM by Kristen J Brown-Stout (kbrown-stout)
Name	re-submission
Company	POA/Trust

Comments

Please review power of attorney approval for other re-submissions utilize the company line to detail.

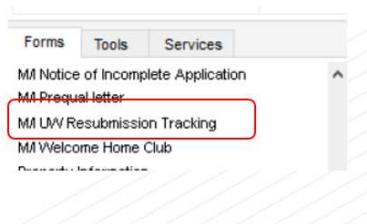
Examples:
 POA
 Trust
 SE Income
 COE
 IA Income Issues
 Residency Docs
 Business Funds to Close
 BK/Foreclosure/IRS
 Clear/Waive UW Conditions
 Other

*******Please share the above steps with your team*******

Branch and Operations Managers:

The resubmissions from your team, can now be tracked for training and coaching purposes as well.

This screen can be found in Forms, M/I UW Resubmission Tracking:



Forms Tools Services

- MI Notice of Incomplete Application
- MI Prequal letter
- MI UW Resubmission Tracking**
- MI Welcome Home Club
- Property Information

UW Resubmission Tracking						
	Submitted By	Submission Type	Reviewed By	Reviewed Date	Branch/Corp Review	REJECTED
Submission #1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Submission #2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Submission #3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Submission #4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Submission #5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

	Submission Date	Submitted By	Submission Type	Reviewed Date	Reviewed By	Branch/Corp	REJECTED
Initial Submission	04/27/2026	Officer User	AUS Plus	04/27/2026	Underwriter User		
Resubmission #1	05/18/2026	Ops Manager	Income	04/27/2026	Underwriter User	Corp	<input type="checkbox"/>
Resubmission #2	05/18/2026	Ops Manager	Other	05/18/2026	Ops Manager	Branch	<input type="checkbox"/>
Resubmission #3	05/18/2026	Kristen J Brown-Stout	Credit	05/18/2026	Ops Manager	Branch	<input type="checkbox"/>
Resubmission #4	05/18/2026	Kristen J Brown-Stout	Assets	05/18/2026	Ops Manager	Branch	<input type="checkbox"/>

Submission Date – will be completed when the finished milestone is marked.

Submitted By – will be filled in by the person who completed the finished milestone.

Submission Type - is designated from the new dropdowns.

Reviewed Date – is the date the processing milestone is uncompleted and file is back to the branch.

Reviewed by - is the person that uncompleted the processing milestone.

Corporate underwriting will have the ability to mark a submission rejected, if the information does not meet the requirement that it was submitted for.