



Encompass - USDA

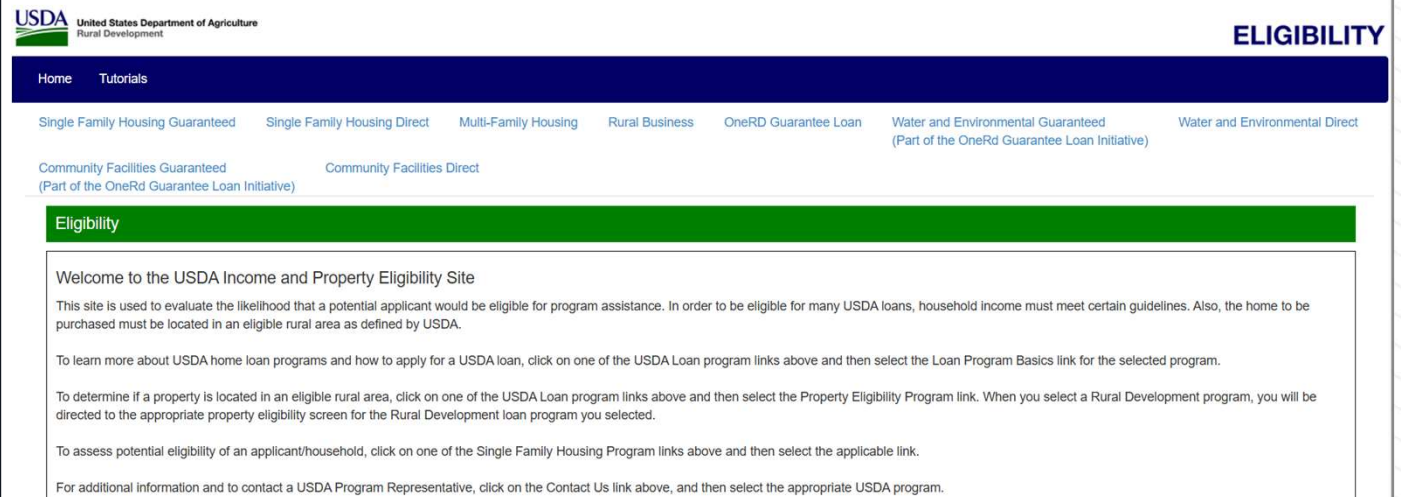


M/I FINANCIAL, LLC
A Subsidiary of M/I Homes, Inc.

Encompass - USDA

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Start your USDA loan by reviewing the USDA website, confirming the customer and the property are eligible for the loan.



The screenshot shows the USDA Eligibility website. At the top left is the USDA logo with the text "United States Department of Agriculture" and "Rural Development". At the top right is the word "ELIGIBILITY" in blue. Below the logo is a dark blue navigation bar with "Home" and "Tutorials" in white. Underneath this bar is a row of links: "Single Family Housing Guaranteed", "Single Family Housing Direct", "Multi-Family Housing", "Rural Business", "OneRD Guarantee Loan", "Water and Environmental Guaranteed (Part of the OneRD Guarantee Loan Initiative)", and "Water and Environmental Direct". Below these links are two more links: "Community Facilities Guaranteed (Part of the OneRD Guarantee Loan Initiative)" and "Community Facilities Direct". A green bar with the word "Eligibility" in white is below the navigation bar. The main content area has a heading "Welcome to the USDA Income and Property Eligibility Site". Below this heading is a paragraph: "This site is used to evaluate the likelihood that a potential applicant would be eligible for program assistance. In order to be eligible for many USDA loans, household income must meet certain guidelines. Also, the home to be purchased must be located in an eligible rural area as defined by USDA." Below this paragraph are three bullet points: "To learn more about USDA home loan programs and how to apply for a USDA loan, click on one of the USDA Loan program links above and then select the Loan Program Basics link for the selected program.", "To determine if a property is located in an eligible rural area, click on one of the USDA Loan program links above and then select the Property Eligibility Program link. When you select a Rural Development program, you will be directed to the appropriate property eligibility screen for the Rural Development loan program you selected.", and "To assess potential eligibility of an applicant/household, click on one of the Single Family Housing Program links above and then select the applicable link." Below these bullet points is a final paragraph: "For additional information and to contact a USDA Program Representative, click on the Contact Us link above, and then select the appropriate USDA program."

USDA United States Department of Agriculture
Rural Development

ELIGIBILITY

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business OneRD Guarantee Loan Water and Environmental Guaranteed (Part of the OneRD Guarantee Loan Initiative) Water and Environmental Direct

Community Facilities Guaranteed (Part of the OneRD Guarantee Loan Initiative) Community Facilities Direct

Eligibility

Welcome to the USDA Income and Property Eligibility Site

This site is used to evaluate the likelihood that a potential applicant would be eligible for program assistance. In order to be eligible for many USDA loans, household income must meet certain guidelines. Also, the home to be purchased must be located in an eligible rural area as defined by USDA.

To learn more about USDA home loan programs and how to apply for a USDA loan, click on one of the USDA Loan program links above and then select the Loan Program Basics link for the selected program.

To determine if a property is located in an eligible rural area, click on one of the USDA Loan program links above and then select the Property Eligibility Program link. When you select a Rural Development program, you will be directed to the appropriate property eligibility screen for the Rural Development loan program you selected.

To assess potential eligibility of an applicant/household, click on one of the Single Family Housing Program links above and then select the applicable link.

For additional information and to contact a USDA Program Representative, click on the Contact Us link above, and then select the appropriate USDA program.

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<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Income Eligibility

County	Manatee County
Metropolitan Area (MSA)	North Port-Bradenton-Sarasota, FL MSA
Number of People in the Household	2
Is Loan Applicant or Co-Applicant Age 62 or Older?	No
Annual Medical Expenses	\$0.00
Elderly Household Deduction	\$0.00
Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 years of age or greater	0
Annual Child Care Expenses	\$0.00
Annual Allowable Child Deduction	\$0.00
Annual Disability Expenses	\$0.00
Are there any Disabled Persons Living in the Household?	No
Total Household Income	\$122,823.00
Allowable Adjustments	\$0.00
Adjusted Household Income	\$122,823.00
Maximum Allowable Adjusted Household Income	\$131,250.00

Income Eligibility Finding(s)

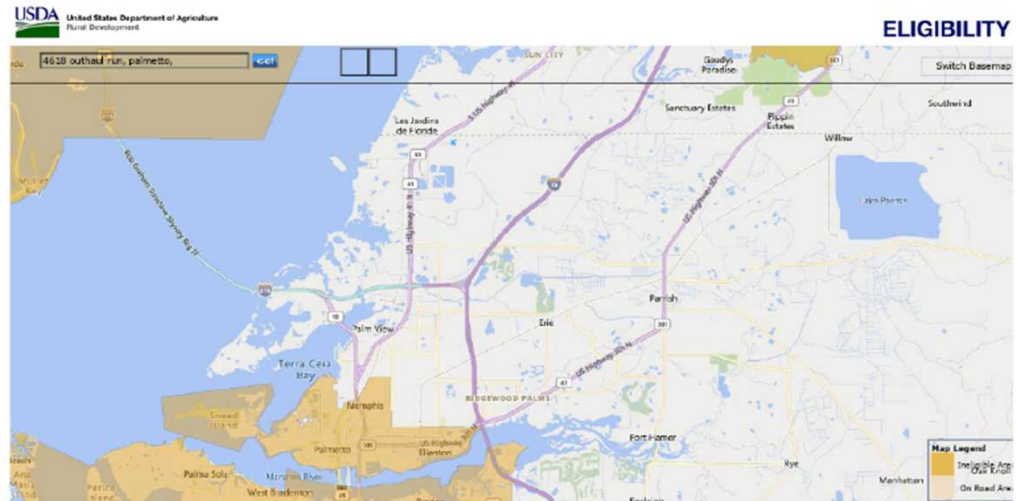
Applicant is eligible based on income criteria.
There were no income eligibility findings issued.

Loan/Applicant Eligibility

Loan Eligibility Finding(s)

Eligible

There were no loan eligibility findings issued.



Encompass - USDA

Double check your lender profiles and underwriting guidelines for USDA.

Lender Profiles ▾



RH30 31053.docx

RURAL HOUSING

UNDERWRITING GUIDELINES

The specific details of submission are as follows:

1. Reservation of funds (form 1980-86) must be requested by branch to local Rural Development office. Contact information for each state can be located at http://www.rurdev.usda.gov/state_initials The Reservation of Funds is good for 60 days and is subject to availability of funds through USDA. (You must have application and signed purchase agreement to request funds)
2. All loans need to be submitted to Corporate Underwriting to run through GUS (Guaranteed Underwriting System). Branch must have confirmation from local Rural Housing office or evidence from web site that property is eligible. Manually underwritten loans are acceptable. Branch must submit income documentation with submission.

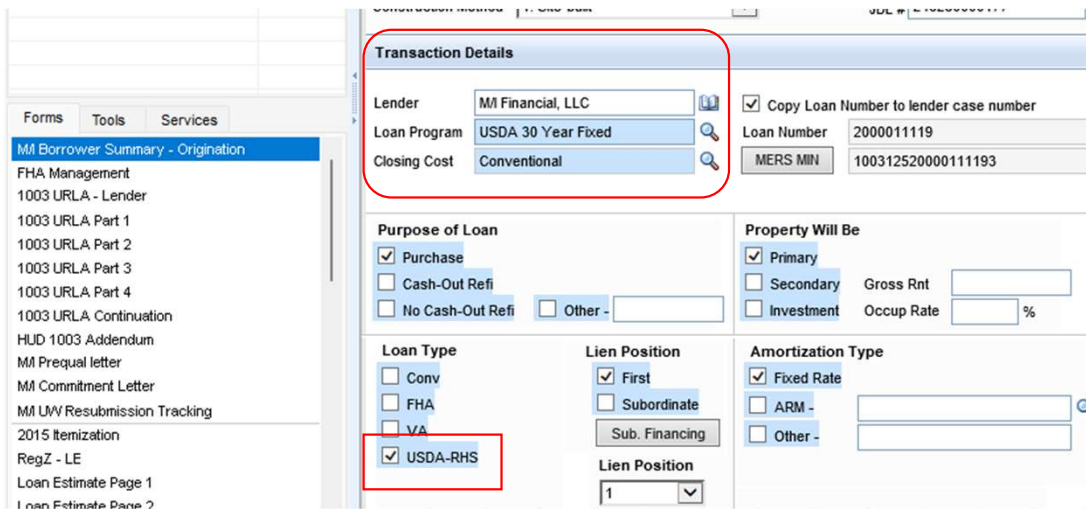
- ✓ RD 1980-21, Request for SHF Loan Guarantee (**Form cannot be signed or dated by the lender before receipt of appraisal, all credit does and submission to USDA. Borrower can sign and date at time of application**)
- ✓ Lenders Loan Underwriting Analysis
- ✓ 1003
- ✓ Income Verification (with form. GUS Income Worksheet) worksheet to calculate annual and repayment
- ✓ Credit Verification
- ✓ Purchase Agreement
- ✓ Appraisal
- ✓ Flood Certification



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Encompass - USDA

M/I Borrower Summary – Origination, the Loan Program should reflect: USDA 30 Year Fixed.
Loan Type: USDA – RHS
No Down Payment



Transaction Details

Lender: M/I Financial, LLC
Loan Program: USDA 30 Year Fixed
Closing Cost: Conventional

☒ Copy Loan Number to lender case number
Loan Number: 2000011119
MERS MIN: 100312520000111193

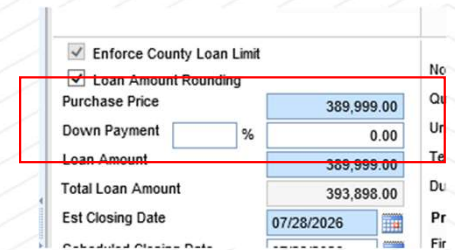
Purpose of Loan
☒ Purchase
☐ Cash-Out Refi
☐ No Cash-Out Refi
☐ Other -

Property Will Be
☒ Primary
☐ Secondary
☐ Investment
Gross Rnt:
Occup Rate: %

Loan Type
☐ Conv
☐ FHA
☐ VA
☒ USDA-RHS

Lien Position
☒ First
☐ Subordinate
Sub. Financing:
Lien Position: 1

Amortization Type
☒ Fixed Rate
☐ ARM -
☐ Other -



☒ Enforce County Loan Limit
☒ Loan Amount Rounding

Purchase Price: 389,999.00
Down Payment: 0.00
Loan Amount: 389,999.00
Total Loan Amount: 393,898.00
Est Closing Date: 07/28/2026

Encompass - USDA

1003 URLA – Lender to reflect mortgage type applied for USDA-RD.
USDA 30 Year Fixed.

This screenshot shows the 'L3. Mortgage Loan Information' section of the '1003 URLA - Lender' form. The 'Mortgage Type Applied For' section has 'USDA-RD' selected with a red box. The 'Terms of Loan' section shows a Purchase Price of 389,999.00, a Down Payment of 0.00, a Loan Amount of 389,999.00, and a MIP / FF of 3,899.00.

Forms Tools Services

MA Borrower Summary - Origination

FHA Management

1003 URLA - Lender

1003 URLA Part 1

1003 URLA Part 2

1003 URLA Part 3

1003 URLA Part 4

1003 URLA Continuation

HUD 1003 Addendum

☒ Joint Tenancy with Right of Survivorship

☐ Tribal Trust Land (On a Reservation)

☐ Tribal Trust Land (off Reservation)

☐ Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For

☐ Conventional

☒ **USDA-RD**

Gov't Loan Type

☐ FHA

Terms of Loan

Purchase Price 389,999.00

Down Payment % 0.00

Loan Amount 389,999.00

MIP / FF 3,899.00

This screenshot shows the 'To be completed by the Lender' section of the '1003 URLA - Lender' form. The 'Loan Program' is set to 'USDA 30 Year Fixed' with a red box. The 'Agency Case No' is 8812833, the 'Lender Case No' is 2000011119, and the 'URLA Loan Identifier' is 2000011119/549300PXL1KA5TOL206.

Loan Amount: 389,999.00 URL: 2000011119 20 days remaining AD: Maria Marie Taylor

1003 URLA - Lender

To be completed by the Lender:

☐ Print ULI / NULI on URLA

☒ Print both ULI / NULI and Loan #

☒ Include Lender Information Pages in Borrower Package

Loan Program **USDA 30 Year Fixed**

Agency Case No 8812833

Lender Case No 2000011119

URLA Loan Identifier 2000011119/549300PXL1KA5TOL206

Uniform Residential Loan Application - Lender Loan Information

Encompass - USDA

1003 URLA –
Lender page, open
the Mortgage
Insurance with
paper and pencil
and confirm
accurate Guarantee
fee calculation is
entered.

Forms Tools Services
M/I Borrower Summary - Origination
FHA Management
1003 URLA - Lender
1003 URLA - Part 1

Terms of Loan	
Purchase Price	389,999.00
Down Payment	0.00
Loan Amount	389,999.00
MIP / FF	3,899.00
Total Loan Amt	393,898.00
Note Rate	4.750 %
Qual Rate	%
Loan Term	360 (months)
Due In	360 (months)
Monthly Pmt	2,054.76

Proposed Monthly Payment for Property	
First Mortgage (P & I)	\$ 2,054.76
Subordinate Lien(s) (P & I)	\$
Homeowner's Insurance	\$ 78.75
Supplemental Property Insurance	\$
Property Taxes	\$ 490.81
Mortgage Insurance	\$
Association/Project Dues (Condo, Co-Op, PUD)	\$ 230.27
Other	\$ 114.08
TOTAL	\$ 2,968.67

MIP/PMI/Guarantee Fee Calculation

Loan Information

Appraised Value	390,000
Loan Amount (Must be less than or equal to Appraised Value)	389,999
Guarantee Fee Percentage	1.00 %

Financed Guarantee Fee

☐ Entire Guarantee Fee will be financed

Guarantee Fee Amount	
Total Loan Amount	

For Financing a Portion of the Guarantee Fee

☒ A portion or none of the Guarantee Fee will be Financed

Amount of Guarantee Fee Financed	3,899.00
Total Loan Amount	393,898.00
Guarantee Fee Amount	3,938.98

Monthly Mortgage Insurance / USDA Annual Fee Premium

Calculated Based On: Loan Amount

1.	0.350000 %	360 Months
2.	%	Months

Cancel At %

☒ Calculate based on remaining balance

☐ Midpoint payment cancellation

☐ Declining Renewals

Learn more... OK Cancel

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In the USDA Management screen, you can also confirm that the Guarantee Fee Percentage is entered.

USDA Management

Rural Assistance URLA Req for SFH Loan Guarantee/Resv. of Funds Loan Closing Report Tracking Fannie Mae Freddie Mac

Rural Assistance URLA

☒ The income / assets of a person other than Borrower will be used...
☐ The income / assets of the Borrower's spouse will not be used...

Agency Case No 8812833 Lender Case No 2000011119

I. Types of Mortgage and Terms of Loan

Loan Type	Lien Position	Amortization Type
☐ Conventional	☒ First	☒ Fixed Rate
☐ FHA	☐ Second	☐ GPM - Rate % Years
☐ VA	☐ Sub. Financing	☐ ARM -
☒ USDA-RHS		☐ Other -
☐ Other - RHS		

Purchase Price 389,999.00 Total Loan Amt 393,898.00 Term
Loan Amount 389,999.00 Interest Rate 4.750 % Due In
MIP / FF 3,899.00 Qual Rate % Monthly Pmt

II. Property Information and Purpose of Loan

Subject Property

Address 4618 Outhaul Run County Manatee
City Palmetto No Units 1 Year
State FL Zip 34221
Legal Description

Purpose of Loan

☒ Purchase	☐ Construction
☐ Cash-Out Refi	☐ Construction - Perm
☐ No Cash-Out Refi	☐ Other -

Property will be

☒ Primary	Gross Rent
☐ Secondary	Occup. Rate
☐ Investment	

MIP/PMI/Guarantee Fee Calculation

Loan Information

Appraised Value	390,000
Loan Amount (Must be less than or equal to Appraised Value)	389,999
Guarantee Fee Percentage	1.00 %

Financed Guarantee Fee

☐ Entire Guarantee Fee will be financed

Guarantee Fee Amount	
Total Loan Amount	

For Financing a Portion of the Guarantee Fee

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Amount of Guarantee Fee Financed	3,899.00
Total Loan Amount	393,898.00
Guarantee Fee Amount	3,938.98

Monthly Mortgage Insurance / USDA Annual Fee Premium

Calculated Based On Loan Amount

1.	0.350000 %	360 Months
2.	%	Months
Cancel At %		

☒ Calculate based on remaining balance
☐ Midpoint payment cancellation
☐ Declining Renewals

[Learn more...](#) **OK** **Cancel**

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The USDA Guarantee Fee will carry over to the 2015 Itemization.

[illegible]

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USDA Management – Confirm if income/assets of others will be used as apart of the loan.

The screenshot displays the Encompass USDA Management interface. A dropdown menu is open, showing the following options: Transmittal Summary, TX Broker Disclosure, USDA Management (highlighted), UW Comparison, VA 26-0286 Loan Summary, and VA 26-0286 Document Upload. Below the menu are checkboxes for 'Show in Alpha Order' and 'Show All'. The main interface shows the 'USDA Management' tab selected, with sub-tabs for Rural Assistance URLA, Req for SFH Loan Guarantee/Resv. of Funds, Loan Closing Report, Tracking, Fannie Mae, and Freddie Mac. The 'Rural Assistance URLA' sub-tab is active, showing a form with two checkboxes: 'The income / assets of a person other than Borrower will be used...' (checked) and 'The income / assets of the Borrower's spouse will not be used...' (unchecked). The form also includes fields for 'Agency Case No' (8812833) and 'Lender Case No' (2000011119). The top of the interface shows a user profile for 'AL: Heidi Marie Taylor' and a navigation bar with links for Page 1, Page 2, Page 3, Page 4, Page 5, Page 6, and Income Worksheet.

Encompass - USDA

CAIVRS will need to be pulled on all borrowers and entered into the USDA Management/Tracking screen.

Loan/Applicant Eligibility

Loan Eligibility Finding(s)

Eligible

There were no loan eligibility findings issued.

Eligibility Finding(s) for [REDACTED]

CAIVRS Number: A154 [REDACTED]

Borrower's eligibility is Eligible

There were no eligibility findings for [REDACTED].

Eligibility Finding(s) for [REDACTED]

CAIVRS Number: A154 [REDACTED]

Borrower's eligibility is Eligible

There were no eligibility findings for [REDACTED].

USDA Management							
Rural Assistance URLA		Req for SFH Loan Guarantee/Resv. of Funds		Loan Closing Report		Tracking	
Case Number	ST	CO	Borrower's ID				
GUS Underwriting Decision							
Underwriting Decision Date		07/21/2026					
Underwriting Decision By		John Daquila					
Underwriting Decision		Accept					
CAIVRS Information							
Borrower CAIVRS #		A154 [REDACTED]					
Co-Borrower CAIVRS #		A19 [REDACTED]					
Date		//					
By							
Next Step Information							



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Submit the loan to corporate underwriting for initial approval.
Conditional commitment will be issued.

GUS Underwriting Findings Report

Underwriting Summary

Underwriting Recommendation Accept / Unable To Determine

Property Eligibility	UNABLE TO DETERMINE	Primary Borrower	Hernandez-Gomez, Jesus
Income Eligibility	Eligible	Primary Borrower ID	779074753
Loan Eligibility	Eligible	Submission Type	Final
Loan Risk	Accept	Submission Sequence Nbr	7
		Submission Date/Time Stamp	07/21/2026 01:07 PM CDT
		Submitted By	John Daquila

Borrower Name	Borrower Eligibility	Borrower Risk Evaluation
Hernandez-Gomez, Jesus	Eligible	Accept
Hernandez-Gomez, Priscilla	Eligible	Accept

Lender Name M/I FINANCIAL, LLC

Lender Tax ID 311076317

USDA Assigned Branch Number 1

Lender Loan Number 2000011119

Application ID Number 8812833

Lender Agent Name John Daquila

Lender Agent Tax ID 311076317

USDA Assigned Branch Number 001

USDA-RD
Form RD 3555-18E
(Rev. 08-22)

CONDITIONAL COMMITMENT FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

FORM APPROVED
OMB NO. 0575-0179
Exp. Date: 12/31/2024

TO: Lender's Name and Address M/I FINANCIAL, LLC 4131 WORTH AVENUE COLUMBUS, OH 43219-6282		RHS Borrower ID: 779074753	
Borrower: JESUS HERNANDEZ-GOMEZ		Principal Amount of Loan: \$ 393,898.00	
Co-Borrower: PRISCILLA HERNANDEZ-GOMEZ	Co-Borrower ID: 649157525	Co-Borrower:	Co-Borrower ID:
Co-Borrower:	Co-Borrower ID:	Co-Borrower:	Co-Borrower ID:

From a review of all submitted information, the United States of America, acting through the Rural Development-Rural Housing Service (RHS or Agency), or its successor, will execute Form RD 3555-17/17E "Loan Note Guarantee" in accordance with Agency regulations at 7 CFR part 3555, Agency guidance, and terms set forth in this Conditional Commitment.

- Up-front Loan Note Guarantee fee payable by the Lender to Agency is \$ 3,938.98
- Interest rate for the loan is 4.75 %
- Annual fee for the first year of the loan, based upon the above stated principal amount of loan and stated interest rate of this commitment is \$ 1,368.98
- Guarantee Systems Technology Fee payable by the lender is \$ 25.00

A Loan Note Guarantee will be issued when the Lender executes the attached Lender Certification for SFH Guaranteed Loan. The Lender Certification confirms that the loan was underwritten and closed in accordance with applicable laws and guidance, and meets the terms set forth in this Conditional Commitment. Changes to these terms must have been approved by the Agency in writing before loan closing.

The Lender should submit the request for a Loan Note Guarantee in accordance with 7 CFR 3555.107(i) within 30 days from date of loan closing. Once the Loan Note Guarantee is issued, no change of conditions will be permitted.

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You will follow the normal procedures for USDA loans. Corporate underwriting will review final conditions and submit to GUS for final approval. Branch UW will, clear conditions, and Clear to Close in system following the Clear to Close procedures.

Underwriter Summary			
Date	//	Loan Number	2000011119
Borrower and Property Information			
First Name	Jesus	Address	4618 Outhaul Run
Middle		City	Palmetto
Last	Hernandez-Gomez	Suffix	
		State	FL
		Zip	34221
Loan Information			
Loan Type	USDA-RHS	Appraised Value	390,000
Lien Position	First	Sales Price	389,999.00
Amortization Type	Fixed Rate	Loan Amount	389,999.00
Loan Purpose	Purchase	Interest Rate	4.750 %
Biveekly	☐	Term	360 months
Interest Only	☐	P & I Payment	2,054.76
Buydown	☐	LTV	100.999 %
Prepayment Penalty	will not	CLTV	100.999 %
		APR	5.255 %

Underwriter Summary Page 2	
Underwriter	MA Financial, LLC
Submitted to Underwriting	07/17/2026
Resubmitted to Underwriting	07/22/2026
Credit Approval	//
Approved	07/17/2026
Approval Expires	//
Suspended	07/14/2026
Underwriter Sign Off	//
Clear to Close	07/28/2026
Suspended Reasons	

GUS Underwriting Findings Report		
Underwriting Summary		
Underwriting Recommendation Accept / Unable To Determine 7/27/2026		
Property Eligibility	UNABLE TO DETERMINE	Primary Borrower
Income Eligibility	Eligible	Primary Borrower ID
Loan Eligibility	Eligible	Submission Type
Loan Risk	Accept	Submission Sequence Nbr
		Submission Date/Time Stamp
		Submitted By
Borrower Name		
Borrower Eligibility		
Borrower Risk Evaluation		
Eligible		
Accept		



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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