Encompass - USDA

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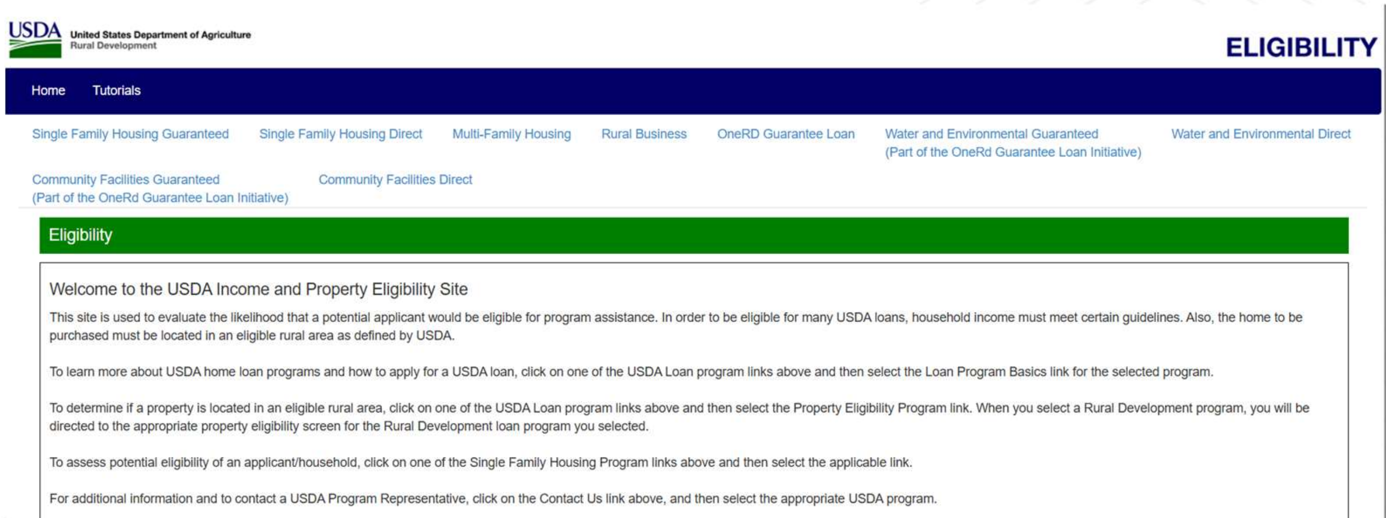
Encompass - USDA

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

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



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

Income Eligibility

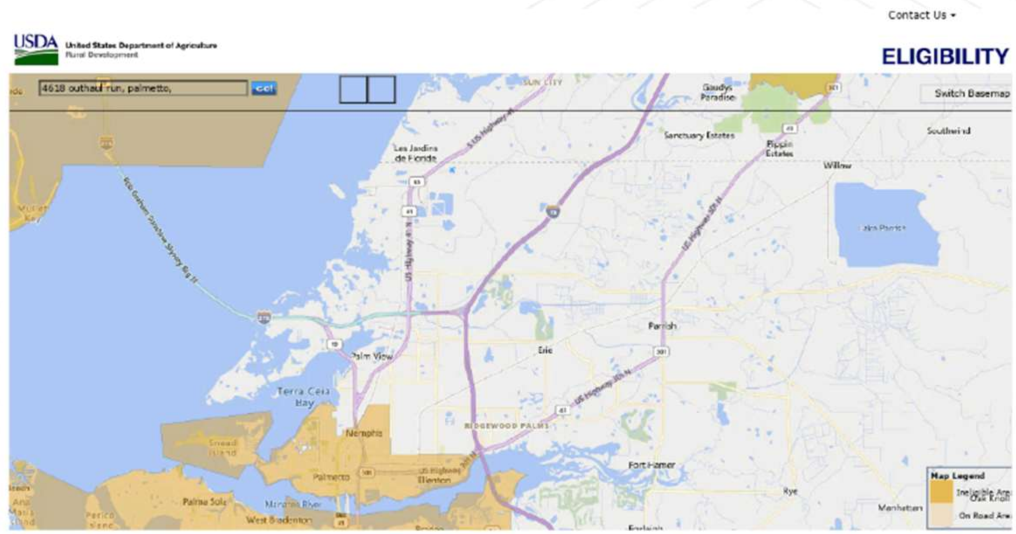
County	Manatee County
Metropolitan Area (MSA)	North Port-Bradenton-Sarasota, FL MSA
Number of People in the Household	2
Is Loan Applicant or Co-Applicant Age 62 or Older?	No
Annual Medical Expenses	$0.00
Elderly Household Deduction	$0.00
Number of Residents Under 18 Years Old, Disabled, or Full Time 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.



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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:

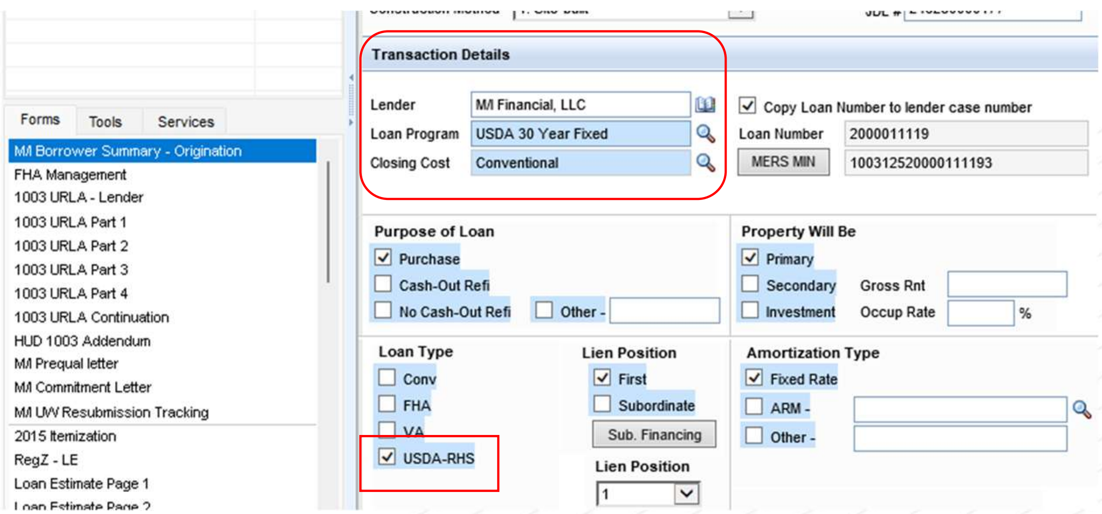
1. Reservation of funds (form 1980-86) must be requested by branch to local Rural Development office. Contact information for each state can be located at http://www.rurdev.usda.govIstate *initials* The Reservation of Funds is good for 60 days and is subject to availability of funds through USDA. (You must have application and signed purchase agreement to request funds)

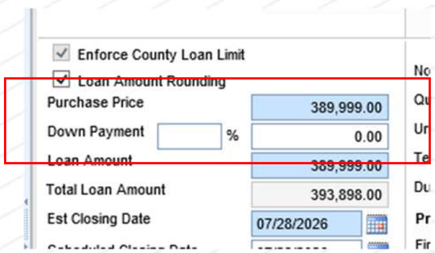
2. All loans need to be submitted to Corporate Underwriting to run through GUS (Guaranteed Underwriting System). Branch must have confirmation from local Rural Housing office or evidence from web site that property is eligible. Manually underwritten loans are acceptable. Branch must submit income documentation 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

Encompass - USDA

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





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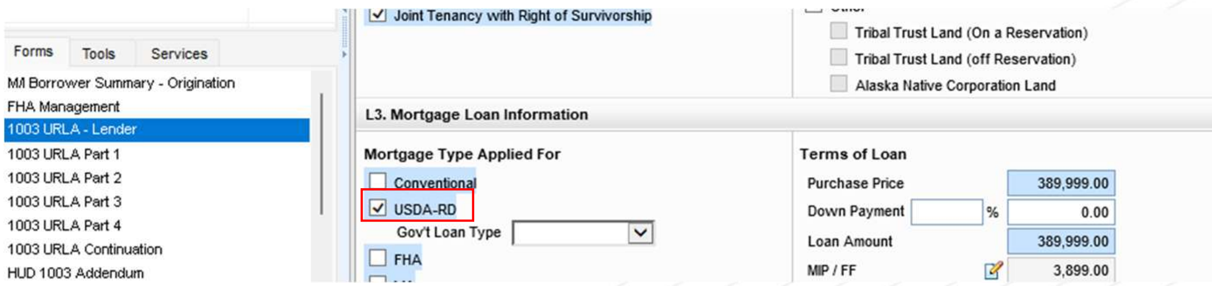
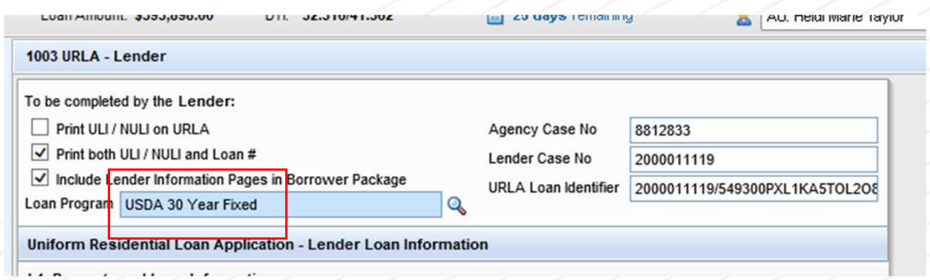
1003 URLA – Lender to reflect mortgage type applied for USDA-RD.
USDA 30 Year Fixed.





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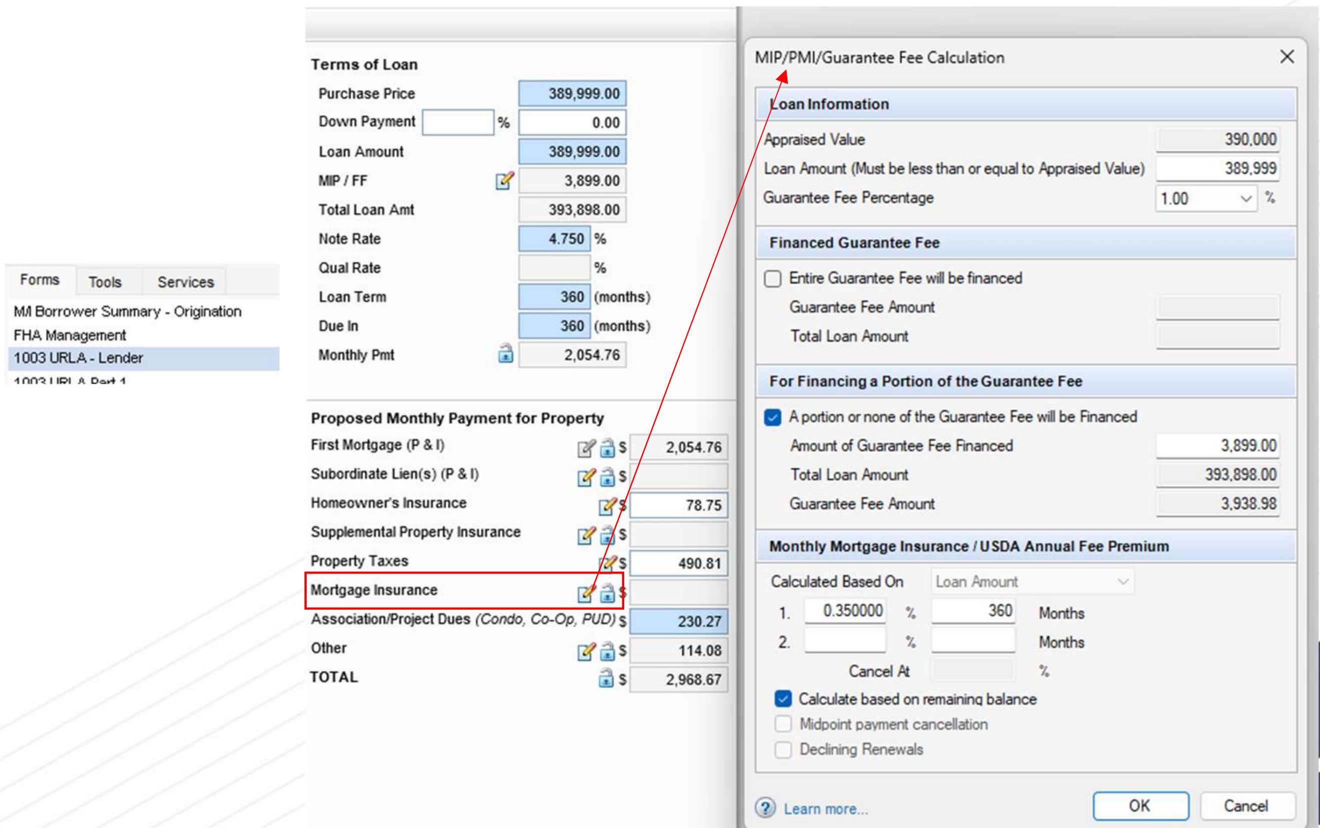
1003 URLA – Lender page, open the Mortgage Insurance with paper and pencil and confirm accurate Guarantee fee calculation is entered.



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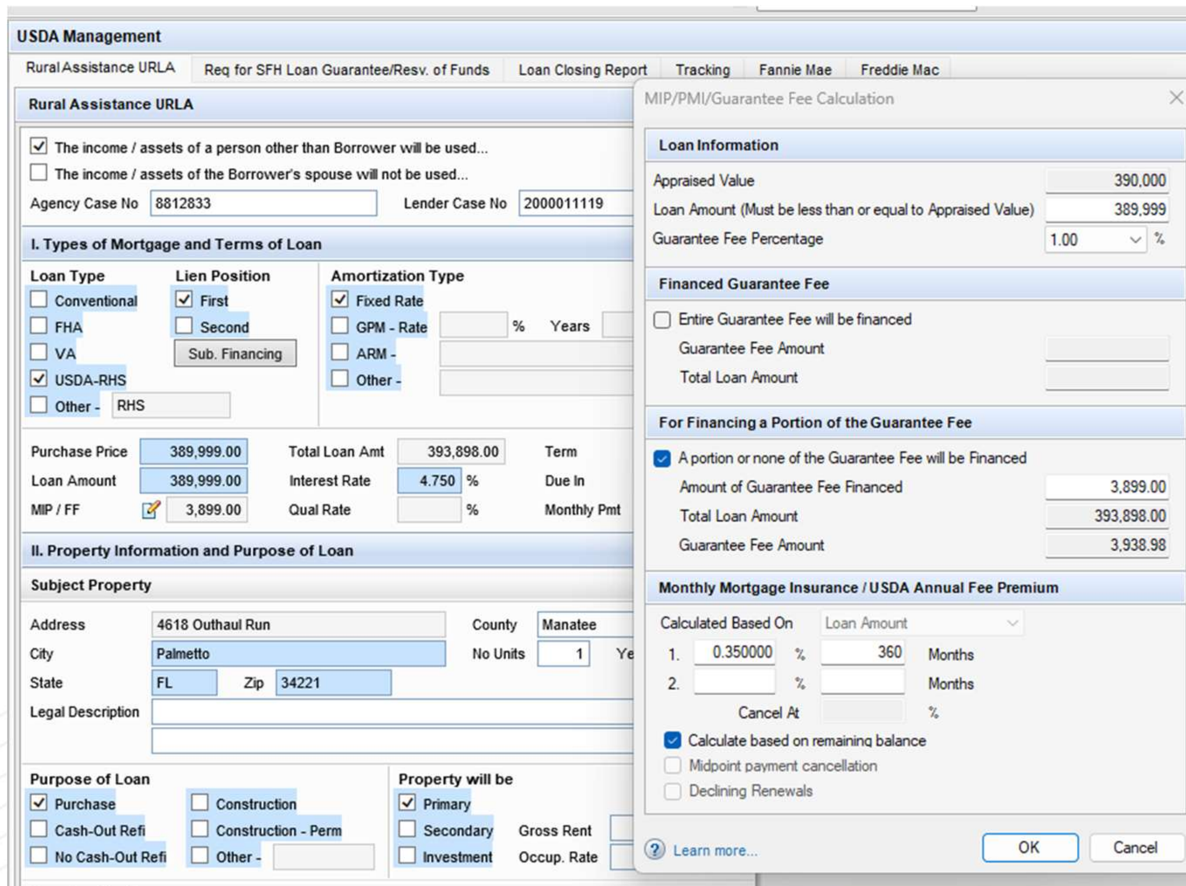
In the USDA Management screen, you can also confirm that the Guarantee Fee Percentage is entered.



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

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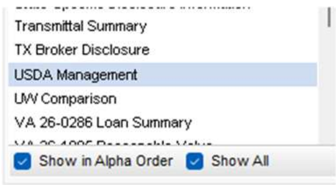
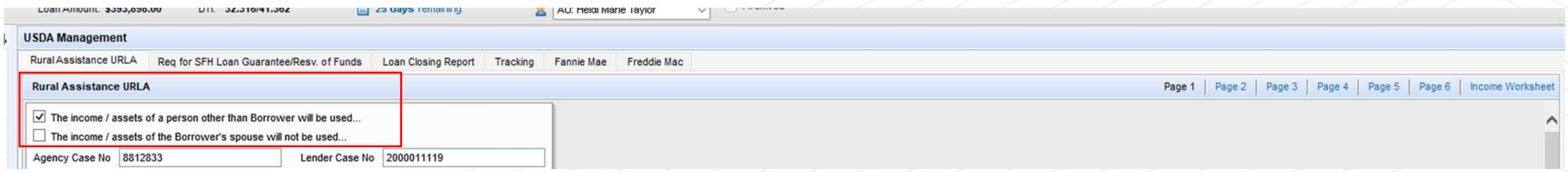
USDA Management – Confirm if income/assets of others will be used as apart of the loan.





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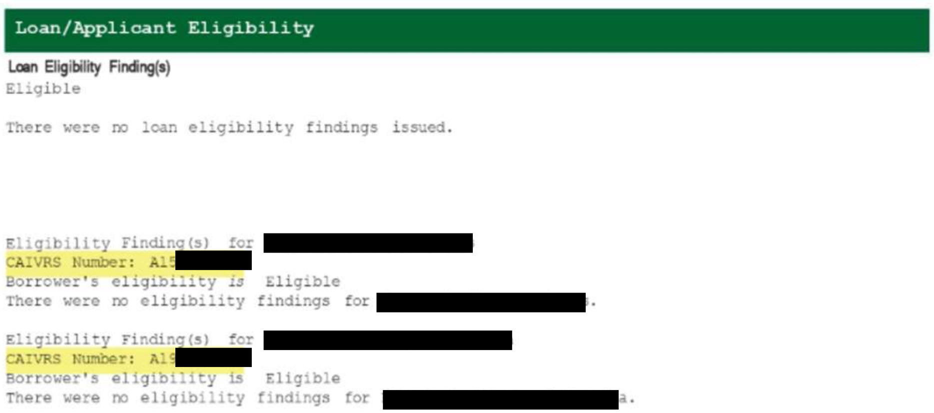
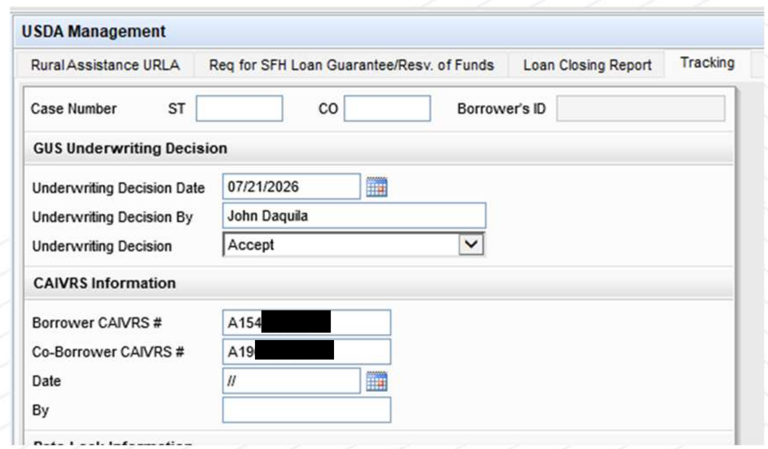
CAIVRS will need to be pulled on all borrowers and entered into the USDA Management/Tracking screen.





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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
Income Eligibility	Eligible
Loan Eligibility	Eligible
Loan Risk	Accept

Primary Borrower	Hernandez-Gomez, Jesus
Primary Borrower ID	779074753
Submission Type	Final
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)

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

CONDITIONAL COMMITMENT FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

TO: Lender's Name and Address M/I FINANCIAL, LLC 4131 WORTH AVENUE COLUMBUS, OH 43219-6282		RHS Borrower ID: 779074753 State: FL County: MANATEE State Code: 09 County Code: 041	
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 Prepayment Penalty Subordinate Financing

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 %
Biweekly		Term	360 months
Interest Only	months	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	M/I 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 [redacted] 7/27/2026

Property Eligibility	UNABLE TO DETERMINE	Primary Borrower	[redacted]
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
[redacted]	Eligible	Accept
[redacted]	Eligible	Accept

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M/I TITLE AGENCY

M/I TITLE, LLC

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TransOhio Residential Title

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