

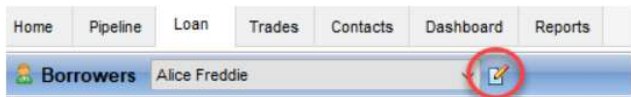


# Encompass Applications



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

# Adding a Borrower to an Application



To add a borrower, you will start by opening the manage borrower screen.

You can add the co-borrower by filling in their name and social.

Manage Borrowers

Pair	Borrower	Co-Borrower
1	John, Jimmy	

**Borrower** Move

Vesting Type: [Dropdown]  
First Name: Jimmy  
Middle: [Text]  
Last Name: John Suffix: [Text]  
SSN: 000-00-0000  
Experian/FICO: [Text]  
Trans Union/Empirica: [Text]  
EquiFax/BEACON: [Text]  
Self-Employed:

**Co-Borrower** Move Delete Co-Borrower

Vesting Type: [Dropdown]  
First Name: [Text]  
Middle: [Text]  
Last Name: [Text] Suffix: [Text]  
SSN: [Text]  
Experian/FICO: [Text]  
Trans Union/Empirica: [Text]  
EquiFax/BEACON: [Text]  
Self-Employed:

Learn more... Close

# Adding a Borrower to the Application

Manage Borrowers

Pair	Borrower	Co-Borrower
1	John, Jimmy	John, Joanie

<b>Borrower</b>	Move	<b>Co-Borrower</b>	Move	Delete Co-Borrower
Vesting Type		Vesting Type		
First Name	Jimmy	First Name	Joanie	
Middle		Middle		
Last Name	John	Last Name	John	Suffix
SSN	000-00-0000	SSN	000-00-0000	
Experian/FICO		Experian/FICO		
Trans Union/Experica		Trans Union/Experica		
Equifax/BEACON		Equifax/BEACON		
Self-Employed	<input type="checkbox"/>	Self-Employed	<input type="checkbox"/>	

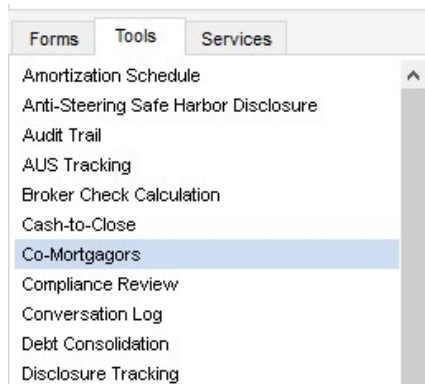
Learn more... Close

Borrowers Jimmy and Joanie John

Once the information is filled in, you can press close, and their name will appear along with the borrowers.

You will need to go into the URLA and complete the co-borrowers information

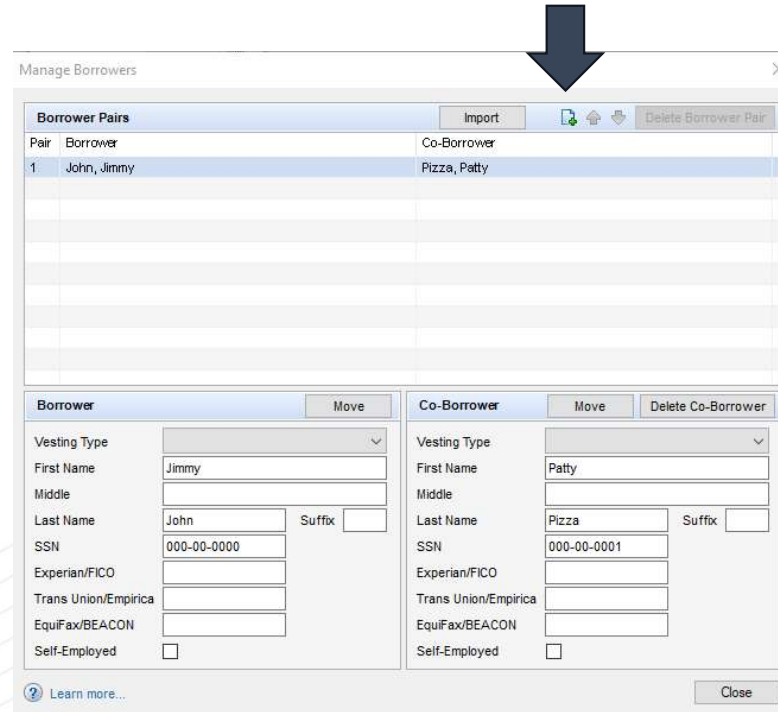
# Adding a Borrower Pair



Forms Tools Services

- Amortization Schedule
- Anti-Steering Safe Harbor Disclosure
- Audit Trail
- AUS Tracking
- Broker Check Calculation
- Cash-to-Close
- Co-Mortgagors**
- Compliance Review
- Conversation Log
- Debt Consolidation
- Disclosure Tracking

**On the Tools Tab, click Co-Mortgagors  
Click the new icon, add borrower pair.**



Manage Borrowers

Borrower Pairs

Pair	Borrower	Co-Borrower
1	John, Jimmy	Pizza, Patty

Borrower

Vesting Type: [Dropdown]  
First Name: Jimmy  
Middle: [Text]  
Last Name: John Suffix: [Text]  
SSN: 000-00-0000  
Experian/FICO: [Text]  
Trans Union/Empirica: [Text]  
Equifax/BEACON: [Text]  
Self-Employed:

Co-Borrower

Vesting Type: [Dropdown]  
First Name: Patty  
Middle: [Text]  
Last Name: Pizza Suffix: [Text]  
SSN: 000-00-0001  
Experian/FICO: [Text]  
Trans Union/Empirica: [Text]  
Equifax/BEACON: [Text]  
Self-Employed:

Learn more... Close

# Adding a Borrower Pair

The screenshot shows a window titled "Manage Borrowers" with a table of borrower pairs and two detailed input sections. The table has columns for "Pair", "Borrower", and "Co-Borrower".

Pair	Borrower	Co-Borrower
1	John, Jimmy	Pizza, Patty
2		

Below the table are two sections: "Borrower" and "Co-Borrower". Each section has a "Move" button and a "Delete" button. The "Borrower" section includes fields for Vesting Type (Individual), First Name, Middle, Last Name, SSN, Experian/FICO, Trans Union/Experica, Equifax/BEACON, and Self-Employed (checkbox). The "Co-Borrower" section has similar fields.

The screenshot shows the "Encompass" application interface. A dropdown menu is open under the "Borrowers" tab, showing a list of borrower pairs. The selected item is "Jimmy John and Patty Pizza". Below the dropdown, there are fields for "New Borrower" (with a dropdown), "SSN" (400100057), "LTV", and "DTI". There is also a "Loan Amount" field.

The new borrower pair is displayed on the screen.  
Type the information in the borrower section and then click close to return to the loan.

The borrower will now appear in the drop down to choose.  
You can then proceed with entering the remaining application information.

# Duplicating a Loan

Alerts	Messages	Linked	Loan Number	Borrower Name	Application Date	Loan Amount	Note Rate	Lock & Request Status	Lock Expiration Date	TPO Ltr	Last Finished Milest	Next Expected Milestone	Underwriting	Loan Type	Amortization Typ	Loan Purpose	Est Closing Date	Closing Date	Subject	Subject P
1	1		000100193	Motion, Lt	01/14/2025	600,000.00	7.250	(254)	01/21/2025		Ready for Docs	Docs Out	Conventional	Fixed Rate	Purchase	02/12/2025		123 My Way	Nashv A	
1	1		000100422	Bewis, Eln	03/12/2025	398,000.00	7.625	(238)	01/06/2025		Application	Submittal	FHA	Fixed Rate	Purchase	05/15/2025		180	Cyren	
1	1		000100343	Bewis, Alrx	02/25/2025	253,592.00	7.000	(103)	06/23/2025		Application	Submittal	Conventional	Fixed Rate	Purchase	05/09/2025	05/09/2025	343 Meadow Ln	Marrin	
1	1		000100146	Gage, Ann	12/26/2024	320,000.00	7.000	(70)	07/21/2025		Application	Submittal	Conventional	ARM	Purchase	05/16/2025	05/16/2025	123 Prop St	Monte	
1	1		000100530	Houss, Vlt	04/07/2025	278,000.00	6.625	(58)	07/09/2025		Application	Submittal	VA	Fixed Rate	Purchase	06/20/2025		20219 Oriana Loop	Charlot	
1	1		000100530	Shannon, J	04/07/2025	278,000.00	6.875	(58)	07/09/2025		Funding	Post Closing	FHA	Fixed Rate	Purchase	04/08/2025	04/28/2025	20219 Oriana Loop	Charlot	
1	1		000100551	Frastimer, J	04/09/2025	435,000.00	7.125	(58)	07/09/2025		Purchasing	Completion	FHA	Fixed Rate	Purchase	06/20/2025	06/20/2025	201 White Dairy Lane	George	
1	1		000100527	Purchase, J	04/05/2025	438,785.00	6.875	(58)	07/09/2025		Concl. Approval	Processing	VA	Fixed Rate	Purchase	05/30/2025		54863 Heron Circle	Beavri	
1	1		000100540	Homeown, J	04/07/2025	384,431.00	7.250	(157)	07/06/2025		Clear to Close	Ready for Docs	Conventional	Fixed Rate	Purchase	04/30/2025	04/30/2025	1021 Starhaven Lane	Austin	
1	1		000100540	Bewis, Imp	05/06/2025	240,000.00	7.625	(58)	07/07/2025		Application	Submittal	Conventional	Fixed Rate	Purchase	06/05/2025		123 Test St	Colud	

Click to select the loan on your pipeline, and then click the Duplicate icon.  
You can also right click on your pipeline and click duplicate loan.

Alerts	Messages	Linked	Loan Number	Borrower Name	Application Date	Loan Amount	Note Rate	Lock & Request Status	Lock Expiration Date	TPO Ltr	Last Finished Milest	Next Expected Milestone	Underwriting	Loan Type	Amortization Typ	Loan Purpose	Est Closing Date	Closing Date	Subject	Subject P
1	1		000100631	Bewis, ARI	05/01/2025	240,000.00	7.000	(50)	07/01/2025		Application	Submittal	Conventional	ARM	Purchase	06/05/2025		1998 Mock Rd	Colud	
1	1		000100554	America, J	06/06/2025	6,750	(43)		06/30/2025		Concl. Review	Clear to Close	VA	Fixed Rate	Purchase	06/13/2025		1878 Vicke Higgins	Wileen	
1	1		000100573	Purchase, J	06/06/2025	6,750	(42)		06/23/2025		Concl. Review	Clear to Close	Conventional	Fixed Rate	Purchase	05/08/2025		1234 Sessette Street	Austin	
1	1		000100153	Joh, Ter	06/02/2025	8,500	(39)		06/20/2025		Application	Submittal	Conventional	Fixed Rate	Purchase	07/26/2025		1234 Dummy Property	Austin	
1	1		00010054	For	06/02/2025	8,250	(39)		06/20/2025		Concl. Approval	Processing	FHA	Fixed Rate	Purchase	06/15/2025		123 Annoying road	Austin	
1	1		00010031	Per	06/16/2025	7,000	(38)		06/16/2025		Application	Submittal	Conventional	Fixed Rate	Purchase	03/01/2025		123 Property St	Miami	
1	1		000100566	Bewis, Cor	06/16/2025	8,000	(35)		06/16/2025		Application	Submittal	Conventional	ARM	Purchase	06/01/2025	06/01/2025	123 Subject St	Colud	
1	1		00010031	Per	06/09/2025	6,500	(28)		06/09/2025		Concl. Approval	Processing	FHA	Fixed Rate	Purchase	05/23/2025	05/23/2025	74 Apple Core	Austin	
1	1		000100534	Homeown, J	06/09/2025	7,000	(28)		06/09/2025		Clear to Close	Ready for Docs	Conventional	Fixed Rate	Purchase	06/06/2025	06/06/2025	4301 Chelsea Manor Circle	Aurora	
1	1		000100549	Public, Pe	06/06/2025	8,875	(25)		06/06/2025		Concl. Review	Clear to Close	FHA	Fixed Rate	Purchase	05/01/2025		234 Victoria Blvd	Austin	
1	1		000100552	America, J	06/05/2025	8,875	(24)		06/05/2025		Clear to Close	Ready for Docs	Conventional	Fixed Rate	Purchase	05/09/2025	05/09/2025	111 City Oaks Lane	Austin	
1	1		000100396	Homeown, J	06/04/2025	7,125	(23)		06/04/2025		Clear to Close	Ready for Docs	Conventional	Fixed Rate	Purchase	04/15/2025	04/15/2025	123 Oak St	Austin	
1	1		000100268	Test Jr, Ek	05/29/2025	8,875	(17)		05/29/2025		Application	Submittal	Conventional	Fixed Rate	Purchase	05/15/2025		123 Test	Austin	
1	1		000100104	Bewis, den	05/27/2025	6,250	(15)		05/27/2025		Post Closing	Purchasing	Conventional	ARM	Purchase	12/02/2024	12/02/2024	123 Test St	Scott	
1	1		000100412	Adrian, Mi	05/27/2025	6,375	(15)		05/27/2025		Funding	Post Closing	Conventional	Fixed Rate	Purchase	05/06/2025		123 Kingsbury Ave	Preco	
1	1		000100307	Frastimer, J	05/27/2025	8,875	(15)		05/27/2025		Application	Submittal	VA	Fixed Rate	Purchase	04/18/2025		45 Allen Place	Austin	
1	1		000100593	Frastimer, J	05/22/2025	7,625	(10)		05/22/2025		Post Closing	Purchasing	Conventional	Fixed Rate	Purchase	04/20/2025	04/30/2025	123 Man St	Austin	
1	1		000100318	Frastimer, J	05/21/2025	7,525	(9)		05/21/2025		Post Closing	Submittal	VA	Fixed Rate	Purchase	04/04/2025		1977 Lew's Place	Antio	
1	1		000100506	Purchase, J	05/15/2025	6,750	(9)		05/15/2025	Yes	Concl. Approval	Processing	Conventional	Fixed Rate	Purchase	04/30/2025	04/30/2025	3228 Yellow Finch Way	Colud	
1	1		000100537	America, J	05/14/2025	7,375	(2)		05/14/2025		Clear to Close	Ready for Docs	Conventional	Fixed Rate	Purchase	05/09/2025	05/09/2025	336 Darby Oak Dr	Austin	
1	1		000100118	America, J	05/14/2025	7,000	(2)		05/14/2025		Submittal	Concl. Approval	Conventional	Fixed Rate	Purchase	04/18/2025		65 Getworth Way	Camp	
1	1		000100536	Builder, S	04/05/2025	750,000.00	7.250	(10)	05/12/2025		Concl. Approval	Processing	Conventional	Fixed Rate	Purchase	07/15/2025		1713 Lugano Circle	Beavri	
1	1		000100524	Homeown, J	04/05/2025	296,220.00	7.000	(10)	05/12/2025		Concl. Approval	Processing	Conventional	Fixed Rate	Purchase	07/15/2025		4616 Campste Loop	Beavri	

# Duplicating a Loan

Duplicate Loan

Select the duplication option:

- Duplicate the selected loan.
- Create a second lien using the data from the selected loan.
- Create a second lien linked as a piggyback using the data from the selected loan.

Select the folder for the new loan:

Prospects

Select the loan duplication template:

Basic Duplication Template

OK Cancel

Encompass

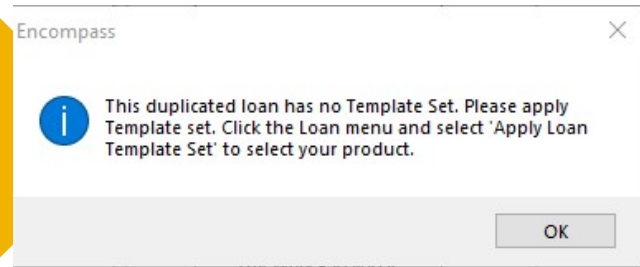
The loan has been successfully duplicated. Would you like to open the loan now?

Yes No

Once you have clicked on duplicate loan, you need to list what folder you would like loan in and the template.

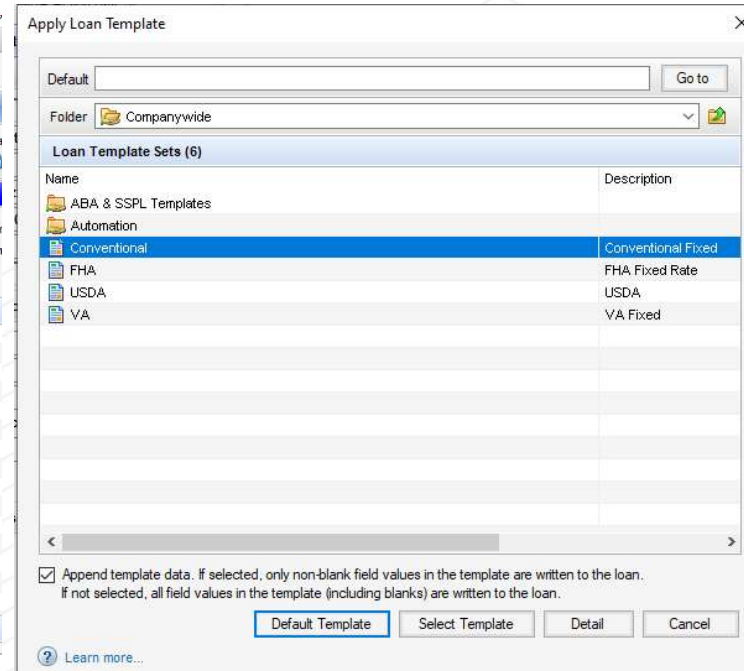
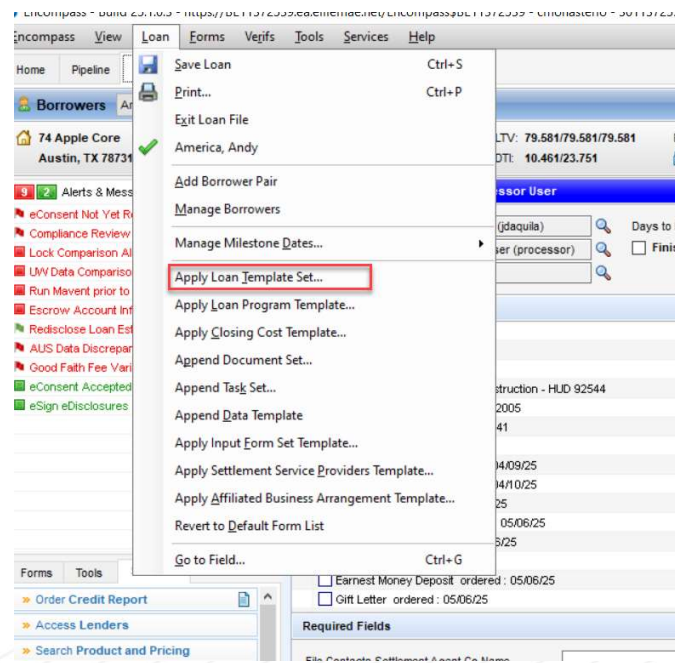
Once your loan is duplicated, it will ask you if you would like to open the loan now.

# Duplicating a Loan



Once you choose to open the new loan, it will ask you to apply a template set. Then you will select the template you need. You will complete this from the loan tab. Once selected, proceed with editing the application and adding any documents to the loan.

Keep in mind, when you duplicate a loan, the only thing that carries over is the data. You will need to upload all documents to the new loan.

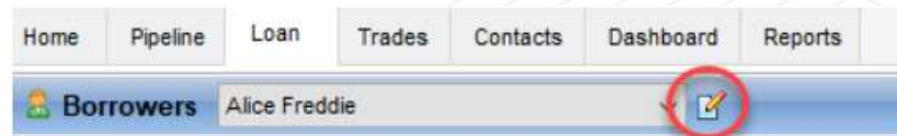


If you are getting a homeownership counseling warning, make sure you are checking the property address and application for accuracy.

# Flip the Borrower and Co-Borrower within a Pair

Open the Manage Borrowers tool:

The Manage Borrowers window opens with the primary borrower at the top of the Borrower Pairs list. The borrower pair at the top of the list is always the primary borrower associated with the loan.



# Flip the Borrower and Co-Borrower within a Pair

On the Manage Borrowers window, select the borrower pair containing the borrower and co-borrower to be switched, and then click Move.

The screenshot shows the 'Manage Borrowers' window. At the top, there is a table titled 'Borrower Pairs' with columns 'Pair', 'Borrower', and 'Co-Borrower'. The first row is selected and contains the values '1', 'Freddie, Alice', and 'Freddie, Frank'. Below the table, there are two sections: 'Borrower' and 'Co-Borrower'. The 'Borrower' section has a 'Move' button circled in red. The 'Co-Borrower' section has 'Move' and 'Delete Co-Borrower' buttons. Both sections have input fields for 'Vesting Type', 'First Name', 'Middle', 'Last Name', and 'Suffix'.

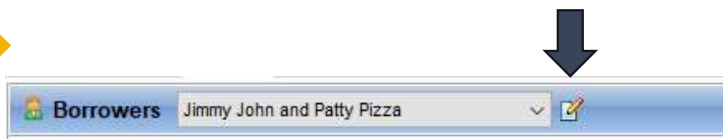
Pair	Borrower	Co-Borrower
1	Freddie, Alice	Freddie, Frank

Borrower		Co-Borrower	
Vesting Type		Vesting Type	
First Name	Alice	First Name	Frank
Middle		Middle	
Last Name	Freddie	Last Name	Freddie
Suffix		Suffix	



# Deleting an Individual Borrower from an Application



You will start by pressing the manage borrowers icon.

This will open up the manage borrowers dialog box.

The 'Manage Borrowers' dialog box contains a table of borrower pairs and two detailed form sections for the borrower and co-borrower.

Pair	Borrower	Co-Borrower
1	John, Jimmy	Pizza, Patty

Borrower		Move	Co-Borrower		Move	Delete Co-Borrower
Vesting Type			Vesting Type			
First Name	Jimmy		First Name	Patty		
Middle			Middle			
Last Name	John	Suffix	Last Name	Pizza	Suffix	
SSN	000-00-0000		SSN	000-00-0001		
Experian/FICO			Experian/FICO			
Trans Union/Empirica			Trans Union/Empirica			
EquiFax/BEACON			EquiFax/BEACON			
Self-Employed	<input type="checkbox"/>		Self-Employed	<input type="checkbox"/>		



# Deleting an Individual Borrower

**Manage Borrowers**

Pair	Borrower	Co-Borrower
1	John, Jimmy	Pizza, Patty

**Borrower**

Vesting Type: [Dropdown]  
First Name: Jimmy  
Middle: [Text]  
Last Name: John Suffix: [Text]  
SSN: 000-00-0000  
Experian/FICO: [Text]  
Trans Union/Experica: [Text]  
EquiFax/BEACON: [Text]  
Self-Employed:

**Co-Borrower**

Vesting Type: [Dropdown]  
First Name: Patty  
Middle: [Text]  
Last Name: Pizza Suffix: [Text]  
SSN: 000-00-0001  
Experian/FICO: [Text]  
Trans Union/Experica: [Text]  
EquiFax/BEACON: [Text]  
Self-Employed:

Buttons: Import, Delete Borrower Pair, Move, Delete Co-Borrower, Close

**Manage Borrowers**

Pair	Borrower	Co-Borrower
1	John, Jimmy	Pizza, Patty

**Borrower**

Vesting Type: [Dropdown]  
First Name: J Middle: [Text]  
Last Name: John Suffix: [Text]  
SSN: 000-00-0000  
Experian/FICO: [Text]  
Trans Union/Experica: [Text]  
EquiFax/BEACON: [Text]  
Self-Employed:

**Co-Borrower**

Vesting Type: [Dropdown]  
First Name: Pizza Last Name: Pizza Suffix: [Text]  
SSN: 000-00-0001  
Experian/FICO: [Text]  
Trans Union/Experica: [Text]  
EquiFax/BEACON: [Text]  
Self-Employed:

**Encompass**

The coborrower's data in the selected pairs will be permanently deleted from the loan. Are you sure you want to delete the coborrower?

Buttons: Yes, No

Buttons: Import, Delete Borrower Pair, Move, Delete Co-Borrower, Close

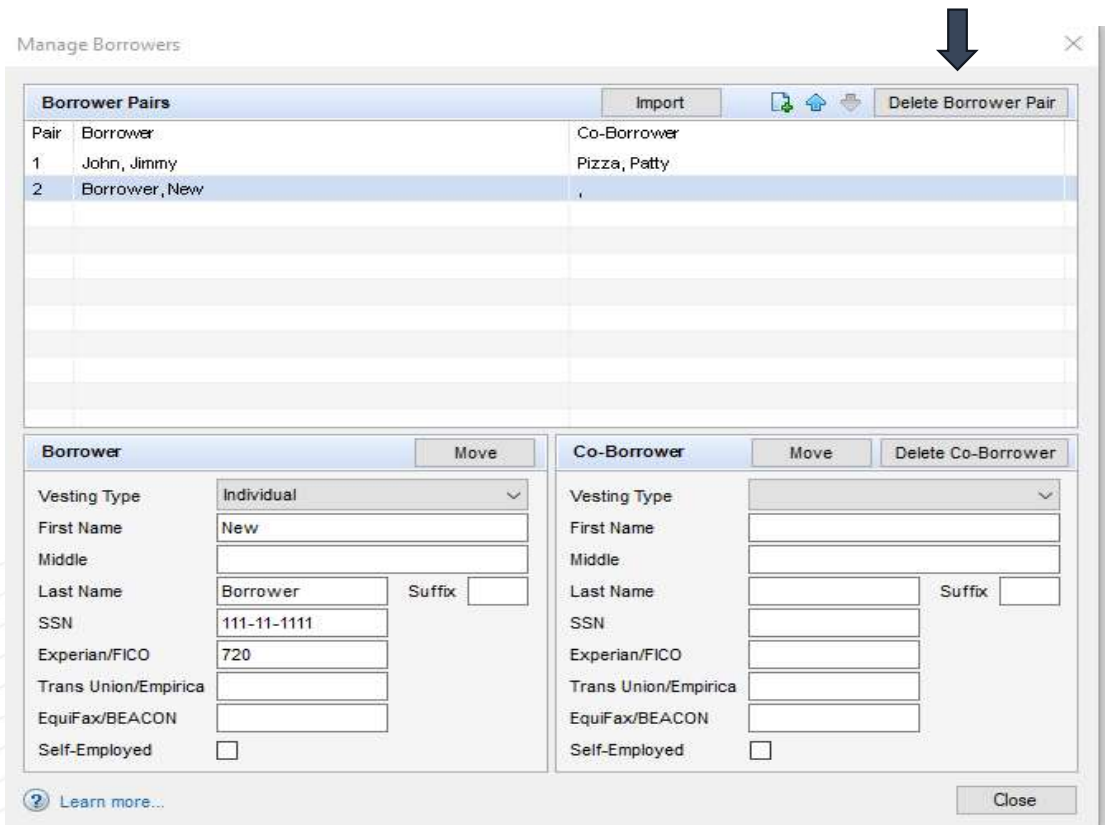
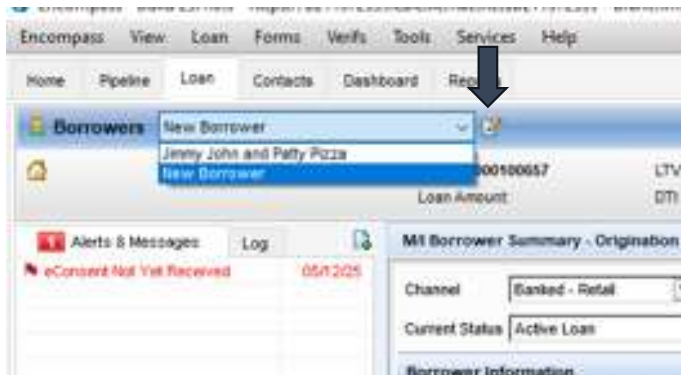
Within the Manage Borrowers, you will select what borrower you would like to delete. Then you will press the Delete Borrower button. It will ask you confirm that you want to delete, pressing yes will remove the borrower.

**Encompass**

The coborrower(s) have been removed from this loan successfully.

Button: OK

# Deleting a Borrower Pair



In order to delete a 2<sup>nd</sup> pair on the application, you will need to use the borrower drop down and press the manage borrower's icon. You will then highlight the borrower pair you wish to delete and press the Delete Borrower Pair.

# Deleting a Borrower Pair

The screenshot shows the 'Manage Borrowers' window with a table of Borrower Pairs. The second pair is selected. A confirmation dialog box titled 'Encompass' is overlaid on the form, asking 'Are you sure you want to remove borrower pair 2?'. The dialog has 'Yes' and 'No' buttons.

Pair	Borrower	Co-Borrower
1	John, Jimmy	Pizza, Patty
2	Borrower, New	

**Borrower**

Vesting Type: Individual  
First Name: New  
Middle:   
Last Name: Borrower Suffix:   
SSN: 111-11-1111  
Experian/FICO: 720  
Trans Union/Empirica:   
EquiFax/BEACON:   
Self-Employed:

**Co-Borrower**

Vesting Type:   
First Name:   
Middle:   
Last Name: Pizza Suffix:   
SSN:   
Experian/FICO:   
Trans Union/Empirica:   
EquiFax/BEACON:   
Self-Employed:

The screenshot shows the 'Manage Borrowers' window with the first pair selected. The form fields for both Borrower and Co-Borrower are visible.

Pair	Borrower	Co-Borrower
1	John, Jimmy	Pizza, Patty

**Borrower**

Vesting Type:   
First Name: Jimmy  
Middle:   
Last Name: John Suffix:   
SSN: 000-00-0000  
Experian/FICO:   
Trans Union/Empirica:   
EquiFax/BEACON:   
Self-Employed:

**Co-Borrower**

Vesting Type:   
First Name: Patty  
Middle:   
Last Name: Pizza Suffix:   
SSN: 000-00-0001  
Experian/FICO:   
Trans Union/Empirica:   
EquiFax/BEACON:   
Self-Employed:

You will then click, yes, and it will remove the 2<sup>nd</sup> borrower pair.



M/I TITLE AGENCY



M/I TITLE, LLC



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



TransOhio Residential Title



M/I FINANCIAL, LLC  
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