



M/I Financial Encompass Loan Officer Standard Operating Procedures



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Duties and Responsibilities

A loan officer's principal duty is to work closely with all M/I Homes borrowers using their expertise and our array of loan products to find the best mortgage loan fitting the borrower's financial situation in a timely, professional manner. In addition, the loan officer must set the appropriate expectation about the loan process so that we may successfully complete the sale of the M/I Home while maintaining a high degree of customer service our borrowers expect and deserve.

The following is our loan officer procedures manual, which we have adopted to ensure there is a clear understanding of their duties and responsibilities so that we may continue to enjoy a respectable relationship with the M/I Homes Division and their home buyers. In addition, our goal is to achieve 90% capture and 95% customer service while being compliant with all lending guidelines and regulations.

The M/I Homes Buyer

There are two types of borrowers that purchase M/I Homes: those who are interested in financing with M/I Financial from the beginning and will apply with us immediately following completion of the contract; and those who want to shop other lenders or may have another lender in mind due to previous relationships. Our loan officers are responsible to solicit the borrowers who did not apply with us and convert them to an M/I Financial loan applicant by selling the reasons they should finance with us. Capture rate goals are met by capturing ALL borrowers

Product Profile Knowledge

M/I Financial stores a Lender Profile for every loan product that is available on the "M/I Intranet". The profile outlines pertinent parameters for each specific product such as occupancy requirements, loan types, index, margin, rate adjustment dates, payment adjustment dates, caps, qualifying rates, loan limits, credit scores, qualifying ratios, reserve requirements, etc. It is imperative for the success of a loan officer to have thorough knowledge of all the products. This knowledge will allow you to provide options to buyers when discussing loan programs to meet their financial needs. It will provide you with alternatives to look at when a borrower does not fit the product they requested. Finally, it provides you with powerful tools to use when soliciting the borrowers who did not apply with us and convert them to an M/I Financial loan applicant.



Lock Policy

The loan officer will refer to the M/I Financial Secondary Marketing Rate Lock Policy. This document outlines general policies: Lock desk hours, pricing changes, business disruptions and overnight rate protection. In addition, it provides detailed rate lock policies on the following:

- Investor-Specific / Broker Notice
- Lock Request Completeness
- Lock Changes
- Program Change
- Rate Change
- Lock Extensions
- Pricing Exceptions and Renegotiations
- Relocks
- Extended Rate Locks
- Float Down Policy
- Cancellations or Denials
- Upfront Deposit Collection
- Specials
- Builder Commitments
- Bond Programs and Brokered Loans

Service Level Agreements

Prequalification

Prequalification should be completed as soon as possible, within the same business day as long as received during business hours. Branches will have on-call loan officer(s) to ensure division needs are met.

Loan Applications

Once a contract is received, the loan officer will send out initial disclosures within 2 business days.

Submittal

Loans should be submitted for initial approval within 5 days of loan application.



Prequalification, Application & Submission Workflow

Prequalification

The branch will receive requests from the Sales Consultant or the potential home borrower for a pre-qualification prior to writing a contract for the purchase of a new home. M/I Financial will accommodate this request. Before reviewing the process, we must define the difference between a pre-qualification and an application (we do not do “preapprovals”.)

We have an **application** if we have:

- A purchase contract signed by all borrowers.
- A completed URLA with a minimum of the following 6 pieces of information
 1. Borrower name
 2. Social Security Number
 3. Property Address (a signed purchase contract satisfies this requirement)
 4. Sales Price (a signed purchase contract satisfies this requirement)
 5. Estimated Appraised Value (a signed purchase contract satisfies this requirement)
 6. Income

The key difference between a pre-qualification request and an application is that a pre-qualification request does not identify a specific property.

When a pre-qualification request is received, you must adhere to the following guidelines:

- A borrower must never be approved or rejected in a pre-qualification. A credit decision must not be made unless we have an application.
- *You may provide a "Loan Summary Worksheet" from the Encompass in lieu of an LE until the request becomes an application.*
- You may run automated underwriting (DU/LP) if you feel it is necessary.
- The response to the builder’s pre-qualification request should be one of the following:
 - A. OK to proceed. We feel there is a strong chance we will be able to place this loan.
 - B. OK to proceed. We feel there is a fair chance we will be able to place this loan.



- C. It will be difficult (a weak chance) to place this loan without some significant enhancements such as down payment or time for credit to improve.
- In every situation, tell the builder to encourage the borrower to apply for credit so we can make a valid determination on his/her/their ability to obtain financing. If dealing with the borrower, tell him/her/them to complete a full loan application so that we can review

Milestones:

	Application Finished	11/06/25
	Submittal	11/13/25
	Cond. Approval	11/16/25
	Processing	11/19/25
	Cond. Review	11/24/25
	Clear to Close	11/26/25
	Ready for Docs	11/28/25
	Docs Out	11/29/25
	Funding	12/03/25

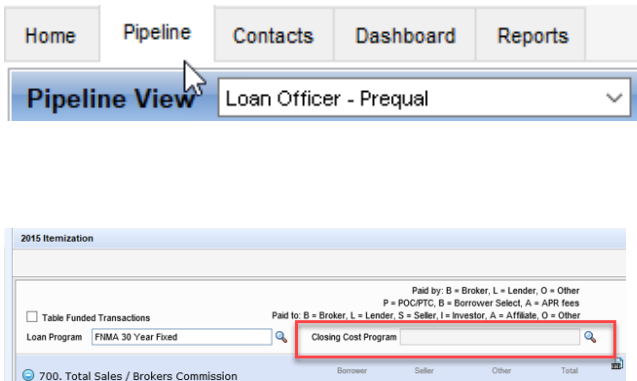
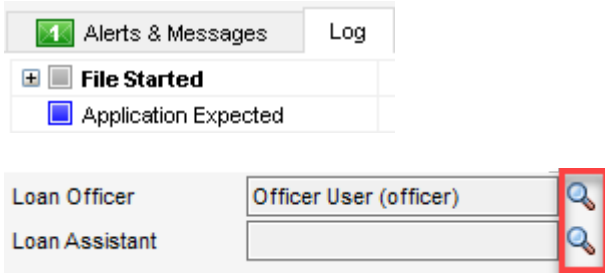
The loan officer will primarily work in the Application and Submittal milestones.

Milestone Tasks are required to be completed prior to “Finishing” the Milestone.

Submittal Worksheet for		
Loan Officer	Days to Finish	-237 10/23/2025 11:39 AM
Loan Assistant	☐ Finished	
Corp UW		
Documents		Tasks
☐ Mortgage Insurance Quote ☐ Untitled ☒ Purchase Agreement received - 10/13/25		☐ Borrower's signatures have been checked ☐ Run DU/AUS findings - Submitted

Encompass Consumer Connect (ECC)

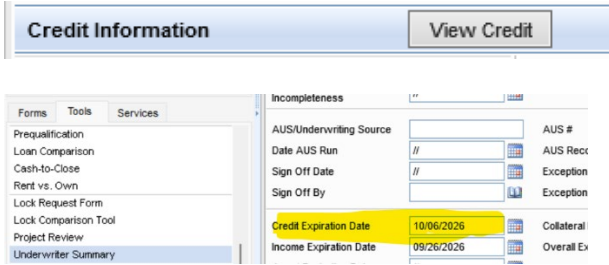
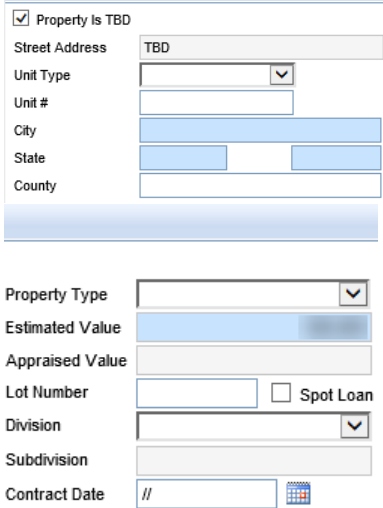
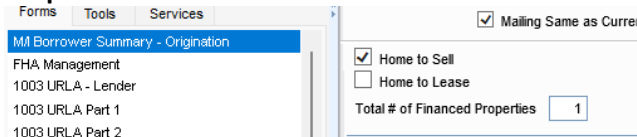
Accessing Prequal from ECC web application

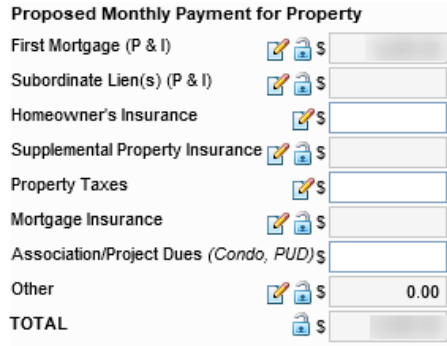
Step	Action	Screen Shot
1	In the Pipeline Tab, select Pipeline View “Loan Officer – Prequal” Open a Prequal by double clicking the prospect loan. Result: The M/I Borrower Summary – Origination screen will open in the Encompass file. Go to the 2015 Itemization Screen and add Closing Cost Program Template to match the Loan Program on the application.	
2	Assign yourself as the Loan Officer: Go to Log – Application Expected milestone, click the magnifying glass to select your name and assign Loan Assistant, if applicable.	

Complete the required fields on the following pages:

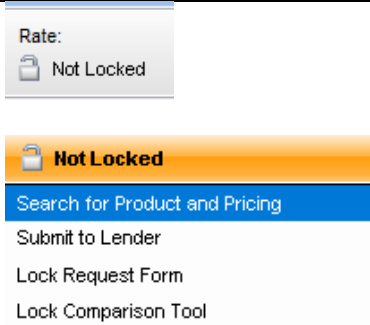
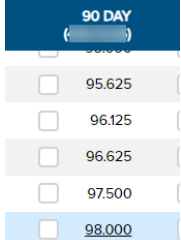
Loan Review: M/I Borrower Summary – Origination

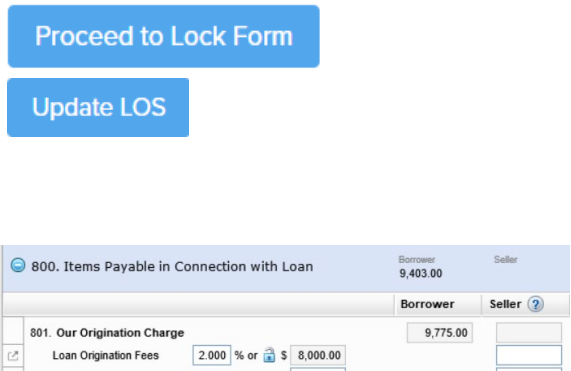
Step	Action	Screen Shot
1	Review the Borrower Information section to verify no information is missing – if so, complete. <u>Note:</u> ECC applications will import with most of the required fields completed. LO must review, complete remaining fields and ensure accuracy.	

2	Credit Information section – Click the View Credit button and review the Credit Report. Add credit expiration date into Encompass from AUS findings. (When credit is reissued, new expiration date is to be entered)	
3	Subject Property Information section – At PQ, please leave the address checked Property is TBD and leave “TBD” if you are not intending to turn into an application immediately. <i>*If RESPA is triggered, we CANNOT move back to Prequal status *</i> - Enter/Confirm Zip Code (City & State will populate) - Confirm Property Type - Add Subdivision Estimated Value is <i>automatically</i> completed once sales price is entered Contract Date should <i>always</i> match the date the contract was fully executed by all parties. - A copy of the Buyer’s Agent Commission Agreement (Buyer Broker Agreement) should be in the file at time of application. Best practice is to request this at time of application. - Spot Loan should <i>only</i> be checked for any non-MI Home	 Double check to make sure the Total # of Financed Properties is accurate. 
4	Transaction Details section – - Confirm prequal Purpose of Loan, Loan Type, Property Will Be and Amortization Type. - Note: Encompass rounds downpayment percentages, please verify the minimum down payment requirement is met. This will ensure your PMI	

	and pricing will pull correctly, and also avoid AUS errors. - Enter Est Closing Date Proposed Monthly Payment for Property - Enter monthly Homeowner's Insurance, Property Taxes, and HOA Dues	
5	Income, Assets, Liabilities, and Expenses section – Review income <u>Note:</u> This can also be viewed in 1003 URLA Part 2	

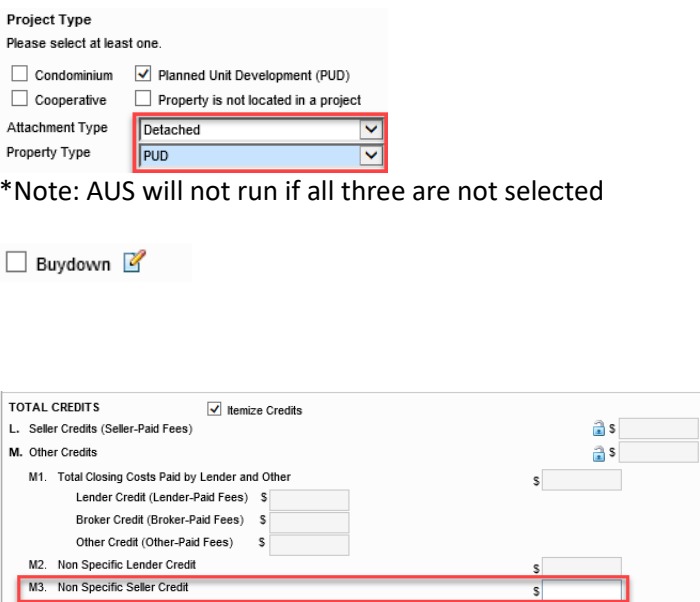
Pricing the Loan: Optimal Blue

Step	Action	Screen Shot
1	At the top of Encompass, click the Lock icon > Search Product & Pricing to price the loan <u>Result:</u> Optimal Blue Pricing Service opens	
2	Select desired pricing. <u>Note:</u> Do NOT check the box next to the desired price. Click the pricing link (i.e. 98.00), then proceed to lock. *	

3	Click Proceed to Lock Form and then select Update LOS button to update the loan pricing. <i>*Please note, if you are <u>floating</u> the rate you can delete up to 2% discount points in the 800 section (Origination/Discount Point Adjustment)</i>	
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Review of the URLA Screens

Some information entered on the M/I Borrower Summary – Origination screen will carry to your 1003 URLA screens. *Please note it is best practice to use “does not apply” throughout the 1003 URLA screens, wherever applicable.*

Step	Action	Screen Shot
1	1003 URLA – Lender - Verify Project Type is accurate - Select Buydown, if applicable - Enter seller credit on line M3. Non-Specific Seller Credit <u>Note:</u> Line M6. Cash Deposit on Sales Contract is entered on URLA Part 3 and carries over automatically. Enter amount minus any itemized fees (VA Non-allowables/Temporary Buydown)	 *Note: AUS will not run if all three are not selected

- **Homeownership Education and Housing Counseling** questions are preset as “No,” if the borrower(s) are required to complete homeownership counseling the loan officer will need to update and mark “Yes”.

L5. Homeownership Education and Housing Counseling

Housing counseling and homeownership education programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership. A list of HUD-approved housing counseling agencies can be found at: www.hud.gov or www.consumerfinance.gov

Borrower	Co-Borrower Copy from Borrower
Has the Borrower completed homeownership education (group or web-based classes) within the last 12 months? ☒ No ☐ Yes What format was it in (Attended Workshop in Person, Completed Web-Based Workshop) If HUD-Approved agency, provide Housing Counseling Agency # If not a HUD-approved agency, or unsure of HUD approval, provide name of the Housing Education Program Date of Completion //	Has the Borrower completed homeownership education (group or web-based classes) within the last 12 months? ☐ No ☐ Yes What format was it in (Attended Workshop in Person, Completed Web-Based Workshop) If HUD-Approved agency, provide Housing Counseling Agency # If not a HUD-approved agency, or unsure of HUD approval, provide name of the Housing Education Program Date of Completion //
Borrower Has the Borrower completed housing counseling (customized counselor-to-client services) within the last 12 months? ☒ No ☐ Yes What format was it in: (Check the most recent) (Face to Face, Telephone, Internet, Hybrid) If HUD-Approved agency, provide Housing Counseling Agency # If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency Date of Completion //	Co-Borrower Copy from Borrower Has the Borrower completed housing counseling (customized counselor-to-client services) within the last 12 months? ☐ No ☐ Yes What format was it in: (Check the most recent) (Face to Face, Telephone, Internet, Hybrid) If HUD-Approved agency, provide Housing Counseling Agency # If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency Date of Completion //

2

1003 URLA Part 1
Section 1: Borrower Information

- Select “**No Co-applicant**” when applicable, this will grey out fields and check “Does Not Apply” for that borrower.
- **Review for completion:** Citizenship, Marital Status, Current Address (2-year history), former address if needed

Note: Blue fields indicate a required field.

1a. Personal Information - Co-Borrower ☒ No Co-applicant

☐ Use Additional Borrower (Joint) Format

First Name

Middle

Last Name Suffix

Alternate Names

SSN

DOB //

3	1003 URLA Part 2 Review information for completion: Employer (two year history) Income including income from other sources	1b. Current/Self Employment and Income - Borrower Does Not Apply Show all VOE Employer or Business Name Foreign Address Street Address Unit Type Unit # City State Zip Phone Country US Position or Title Start Date How long in this line of work Years 0 Months																																																																																
4	1003 URLA Part 3 Review information for completion: 2a. Assets 2b. Other Assets - Enter EMD here – it will flow to URLA-Lender M6. “Cash Deposit on Sales Contract” 2c. Liabilities – use the Show All VOL button to see all the liabilities and make changes. Click the Link Liabilities button to link a mortgage liability to the REO 3. Financial Information-Real Estate – Use Show All VOM button	EMD Example: 2b. Other Assets You Have - Borrower and Co-Borrower Show all Other Assets Borrower Does not apply Co-Borrower Does not apply <table><thead><tr><th>Bot/Cob/Both</th><th>Asset Type</th><th>Other Description</th><th>Cash or Market Value</th></tr></thead><tbody><tr><td>Borrower</td><td>Earnest Money</td><td></td><td>5,000.00</td></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td></tr></tbody></table> Borrower Total 5,000.00 Total Other Asset Amount 5,000.00 Co-Borrower Total VOL Example: Cross reference the Bureau with Liabilities Alerts & Messages Log VOL <table><thead><tr><th></th><th>Creditor</th><th>Type</th><th>Balance</th><th>Months</th><th>Payment</th><th>Exclude Mon. Pay</th><th>To Be Paid Off</th></tr></thead><tbody><tr><td>LVI Data Comparison</td><td>06/22/08</td><td>HEWITT/THNL</td><td>14,169.00</td><td>43</td><td>378.00</td><td>N</td><td>N</td></tr><tr><td>Audit Data Discrepancy Alert</td><td>07/01/08</td><td>QTI</td><td>Revolving</td><td>50</td><td>41.00</td><td>N</td><td>N</td></tr><tr><td>eConsent Accepted - Alexander C</td><td>06/10/08</td><td>JPNCB CARD</td><td>Revolving</td><td>841.00</td><td>23</td><td>43.00</td><td>N</td></tr><tr><td>eConsent Accepted - Mitchell Dan</td><td>06/10/08</td><td>JPNCB CARD</td><td>Revolving</td><td>717.00</td><td>18</td><td>40.00</td><td>N</td></tr><tr><td>2 new document(s) returned</td><td>06/23/08</td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Credit analyzer has open issues</td><td>07/21/08</td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Income analyzer has open issues</td><td>07/21/08</td><td></td><td></td><td></td><td></td><td></td><td></td></tr></tbody></table> Forms Tools Services VOL VOM Verbal Verification of Employment Verification of Additional Loans Verification of Gifts and Grants Verification of Other Assets VOL is for Borrower Date 1/1 Print "See attached borrower's authorization" on signature line. To: (Name & Address of Creditor) Foreign Address Name JPNCB CARD Phone Alt Fax Address PO BOX 15369 Email City WILMINGTON State DE Zip 19808 Country US Creditor Comments From Title Print user's name Print user's job title Phone 614-418-8752 Fax 614-418-8778 Account Information Account Type Account in Name of Account Number	Bot/Cob/Both	Asset Type	Other Description	Cash or Market Value	Borrower	Earnest Money		5,000.00										Creditor	Type	Balance	Months	Payment	Exclude Mon. Pay	To Be Paid Off	LVI Data Comparison	06/22/08	HEWITT/THNL	14,169.00	43	378.00	N	N	Audit Data Discrepancy Alert	07/01/08	QTI	Revolving	50	41.00	N	N	eConsent Accepted - Alexander C	06/10/08	JPNCB CARD	Revolving	841.00	23	43.00	N	eConsent Accepted - Mitchell Dan	06/10/08	JPNCB CARD	Revolving	717.00	18	40.00	N	2 new document(s) returned	06/23/08							Credit analyzer has open issues	07/21/08							Income analyzer has open issues	07/21/08						
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When the subject property will be used as a second home or investment, both present and proposed taxes will be added. If the subject property will be used as a primary residence, the present taxes/ins/expenses field will calculate automatically in the present monthly housing expense.

Section 3: Financial Information - Real Estate

Borrower ☐ I do not own any real estate
 Co-Borrower ☐ I do not own any real estate

Property You Own - Borrower and Co-Borrower Show all VOM

Owned by ☐ Foreign Address	☐ Borrower	☐ Subject Property
Street Address	123 Main St	Property is used as
Unit Type	Unit #	Property will be used as
City	Columbus	Other Description
State	OH	Property Value
Zip	43219	Property Status
Country	US	Ins, Taxes, Association Dues

Mortgage Loans on this Property ☐ Does not apply

Link Liabilities

For Investment Property Only

Monthly Rental Income

Net Monthly Rental Income

Property Status

Ins, Taxes, Association Dues

For Investment Property Only

S
PS
R
H

Property Information

Foreign Address ☐	☒ Subject Property
Street Address	Property is used as
Unit Type	Property will be used as
Unit #	Other Description
City	☒ Include in Export (deselect if this is duplicated asset)
State	Number of Units
Zip	Present Taxes, Ins, Expenses
Country	Mortgage Balance
Attach/Show Liens	Mortgage Payment
Does Not Apply	Gross Rental Income
Present Market Value	Proposed Taxes, Ins, Expenses
Property Status	Percentage of Rental
Type of Property	Participation %
Purchase Price	Net Income / Loss
Date Acquired	
Pending Sale Date	
Year Built	

5

1003 URLA Part 4

- 4c. Rental Income on the Property You want to Purchase - For Purchase Only should be completed on investment purchases (subject property)

Investment (Subject Property) Example:

4c. Rental Income on the Property You want to Purchase - For Purchase Only

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property

Expected Monthly Rental Income 2,500.00

Occupancy Rate 75.00 %

Tip: this can also be found on Borrower Summary Origination page and completed when setting up investment loan:

- **4d. Gifts or Grants –**
Add Gifts, Grants
and/or Bond
Information
- Verify **Declarations** are
complete and accurate
- Verify **Demographic**
information is complete
and accurate upon
completion of
application.

Property Will Be

☐ Primary

☐ Secondary Gross Rnt

☒ Investment Occup Rate %

Gift Example:

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan [Show all Gifts or Grants](#)

Borrower ☐ Does not apply

Co-Borrower ☐ Does not apply

Bor/Cob/Both	Asset Type: Cash Gift, Gift of Equity, Grant	Deposited	Source	Amt Applied to Down Payment	Amt Applied to Closing Costs	Cash or Market Value
Borrower	Gift of Cash	No	Parent (FNMA/FI)	5,000.00		5,000.00

Total of Gifts and Grants **5,000.00**

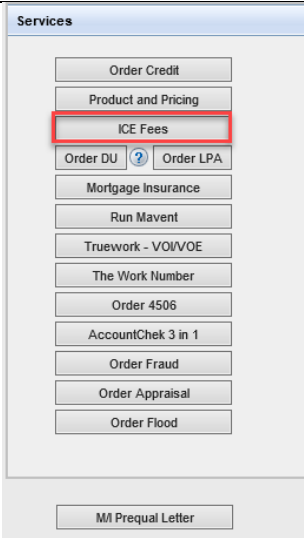
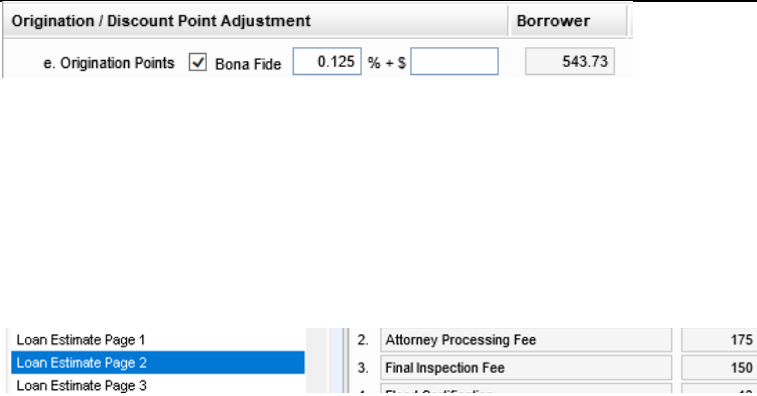
Demographic example requiring update:

- ☐ Not Hispanic or Latino
- ☒ I do not wish to provide this information
- ☐ Information Not Provided
- ☐ Not Applicable

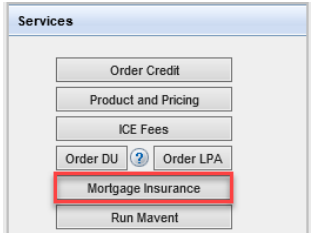
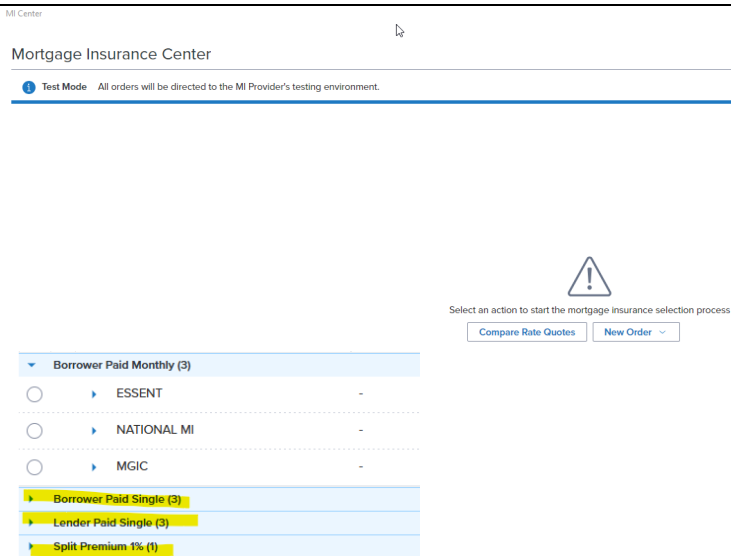
If borrower selected “Does not wish to provide” the branch should review the ID in file and complete to the best of their ability. If application was taken in person and borrower declines to provide the information, the information needs to be collected on visual observation and/or surname and indicate you collected the information that way.

We should not have blanks in the demographic area.

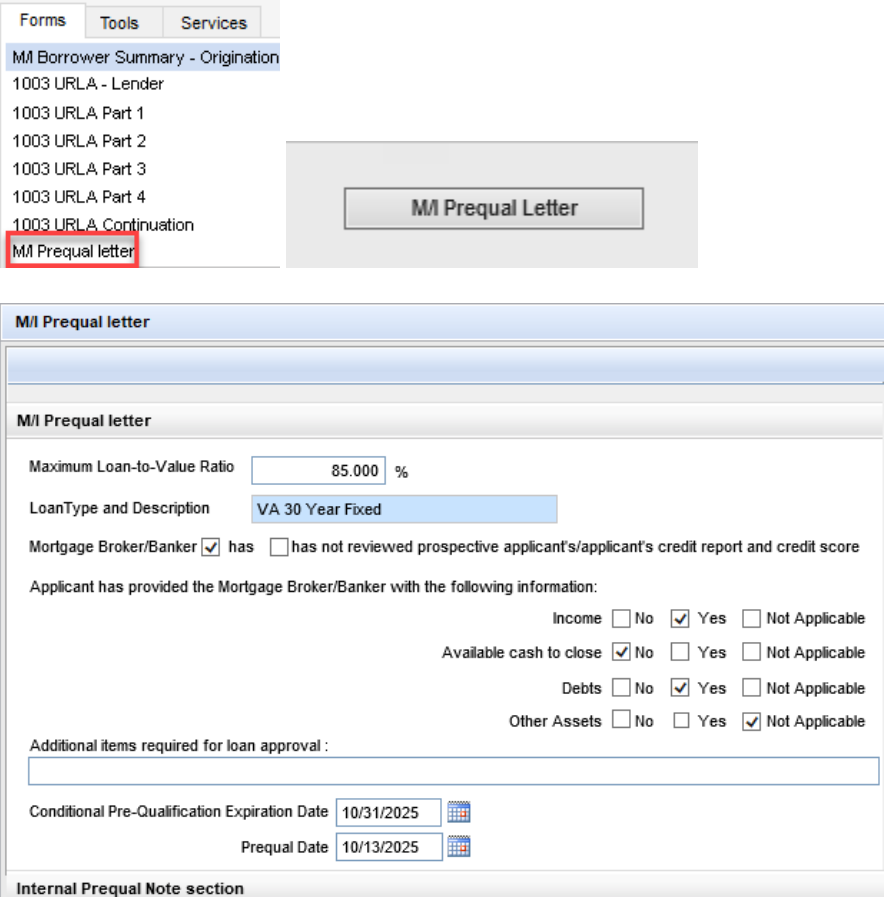
Fees

Step	Action	Screen Shot
1	On the M/I Borrower Summary – Origination page, run ICE fees by clicking the ICE Fees button <u>Result:</u> This will trigger your title fees to update on the 2015 Itemization screen. Please note that Lender's title and Owner's title will default to \$10,000 and need to be calculated using First American website: First American Website Link Important Note: This must be run anytime there is a Sales Price or Loan Amount change. Please note: we are currently in the process of customizing branch fee templates. If your branch has an existing closing cost program template, do NOT run ICE Fees.	
2	2015 Itemization - Review fees for accuracy. - If you are floating the rate, you can delete up to 2% discount points in the 800 section e. of Origination/Discount Point Adjustment Final Inspection Fees should be added to all VA Loans.	

Mortgage Insurance, *if applicable*

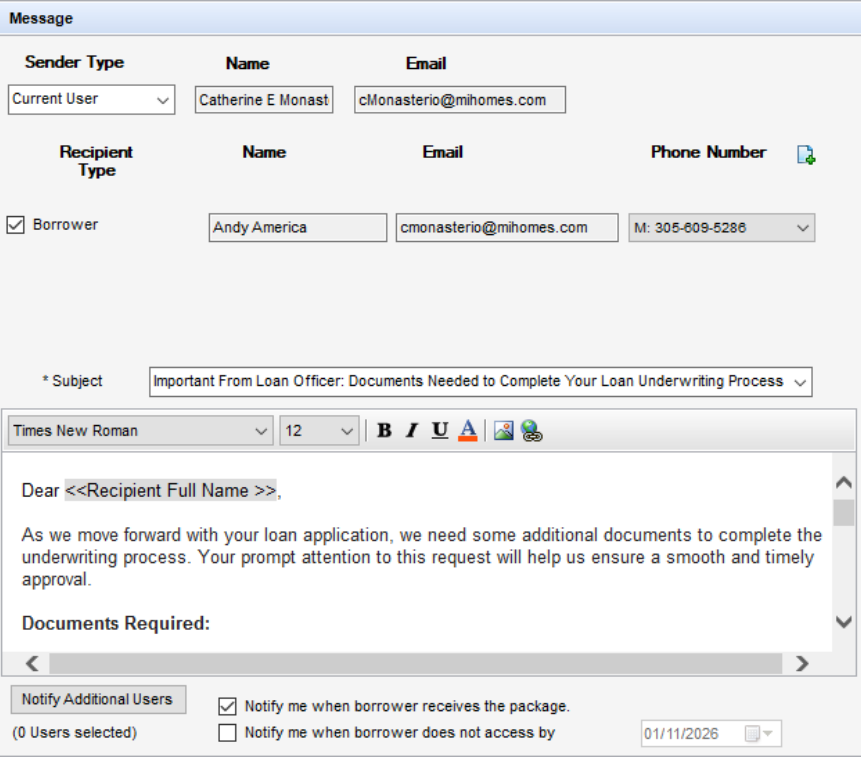
Step	Action	Screen Shot
1	On the M/I Borrower Summary – Origination page, click Mortgage Insurance to obtain Quotes <u>Note:</u> You can also access this via Tools > MI Center The Mortgage Insurance Center will display in a new window.	
2	Select Compare Rate Quotes Additional PMI options, such as Upfront, Lender Paid, and split premium options can be viewed and selected using the following dropdown. Like with monthly PMI, selecting one and importing the rate will add the quote to the eFolder, and adjust the PMI pricing on the 2015 itemization and MIP/PMI/Guarantee Fee Calculation screen.	 MI Center will display MI Quotes to compare from multiple vendors.
3	Select the quote option to add to the file. The monthly MI will be added to the Proposed Monthly Payment for property, and a copy of the MI Quote will be added to the eFolder.	

Prequalification Letter

Step	Action	Screen Shot
1	Click Forms > M/I Prequal letter to complete the information to print on the form Note: This information can also be accessed via M/I Borrower Summary – Origination > M/I Prequal Letter button Additional Items Required for Loan Approval is a freeform section where you can add additional items needed from the borrower.	

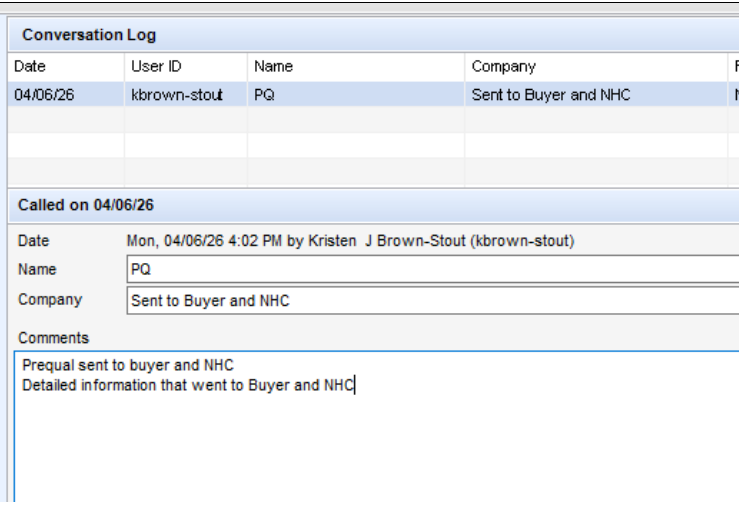
	Texas ONLY: Go to the State-Specific Disclosure screen and complete the Conditional Qualification Letter. Please note, Texas requires the Loan Officer to sign the PQ and Loan Commitment.	Conditional Qualification Letter Maximum Loan-to-Value Ratio 80.000 % Loan Type and Description FHLMC 30 Year Fixed Mortgage Broker/Banker ☒ has ☐ has not reviewed prospective applicant's/applicant's credit report and credit score. Mortgage Broker/Banker has reviewed the following additional items: Applicant has provided the Mortgage Broker/Banker with the following information: Income ☐ No ☒ Yes ☐ Not Applicable Available cash to close ☐ No ☒ Yes ☐ Not Applicable Debts ☐ No ☒ Yes ☐ No Applicable Other Assets ☐ No ☐ Yes ☒ Not Applicable Additional items required for loan approval: Conditional Pre-Qualification Expiration Date 05/26/2026																																																																																																								
2	Go to the eFolder and select the Prequal letter (Texas ONLY: Use the Prequal Letter – TX) and Loan Summary Worksheet document holders and select “request” button Note: If not OK to proceed, notify Borrower and NHC	Select the Loan Summary Worksheet and Prequalification letter (use Ctrl to select both at the same time): <table><tr><td></td><td>Loan Summary Worksheet</td><td>Loan Summary Worksheet</td><td>Andy America</td><td>Custom Form</td><td>AU, BM, CL, CU,...</td><td></td><td>Application</td></tr><tr><td></td><td>Loan Update</td><td></td><td>Andy America</td><td>Custom Form</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Locking Your Interest Rate Notice</td><td></td><td>Andy America</td><td>eDisclosure</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Mortgage Fraud is Investigated by the FBI</td><td></td><td>Andy America</td><td>eDisclosure</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Mortgage Insurance Quote</td><td></td><td>All</td><td>Settlement Service</td><td>AU, BM, CL, CU,...</td><td></td><td>Application</td></tr><tr><td></td><td>Mortgage Insurance Quote</td><td></td><td>All</td><td>Settlement Service</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Notice of Incomplete Application</td><td></td><td>Andy America</td><td>Custom Form</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Notice of Right to Receive Copy of White...</td><td></td><td>Andy America</td><td>eDisclosure</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Other Services</td><td>Additional Services</td><td>All</td><td>Settlement Service</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Patriot Act Disclosure</td><td>Patriot Act Disclosure</td><td>Andy America</td><td>Needed</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Phishing Scan Notice</td><td></td><td>Andy America</td><td>eDisclosure</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>PMI Disclosure - Fixed Rate Mortgage</td><td></td><td>Andy America</td><td>eDisclosure</td><td>AU, BM, CL, CU,...</td><td></td><td>Submittal</td></tr><tr><td></td><td>Prequalification Letter</td><td></td><td>Andy America</td><td>Custom Form</td><td>AU, BM, CL, CU,...</td><td></td><td>Application</td></tr></table> Documents will generate, click preview to review: Preview		Loan Summary Worksheet	Loan Summary Worksheet	Andy America	Custom Form	AU, BM, CL, CU,...		Application		Loan Update		Andy America	Custom Form	AU, BM, CL, CU,...		Submittal		Locking Your Interest Rate Notice		Andy America	eDisclosure	AU, BM, CL, CU,...		Submittal		Mortgage Fraud is Investigated by the FBI		Andy America	eDisclosure	AU, BM, CL, CU,...		Submittal		Mortgage Insurance Quote		All	Settlement Service	AU, BM, CL, CU,...		Application		Mortgage Insurance Quote		All	Settlement Service	AU, BM, CL, CU,...		Submittal		Notice of Incomplete Application		Andy America	Custom Form	AU, BM, CL, CU,...		Submittal		Notice of Right to Receive Copy of White...		Andy America	eDisclosure	AU, BM, CL, CU,...		Submittal		Other Services	Additional Services	All	Settlement Service	AU, BM, CL, CU,...		Submittal		Patriot Act Disclosure	Patriot Act Disclosure	Andy America	Needed	AU, BM, CL, CU,...		Submittal		Phishing Scan Notice		Andy America	eDisclosure	AU, BM, CL, CU,...		Submittal		PMI Disclosure - Fixed Rate Mortgage		Andy America	eDisclosure	AU, BM, CL, CU,...		Submittal		Prequalification Letter		Andy America	Custom Form	AU, BM, CL, CU,...		Application
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		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. 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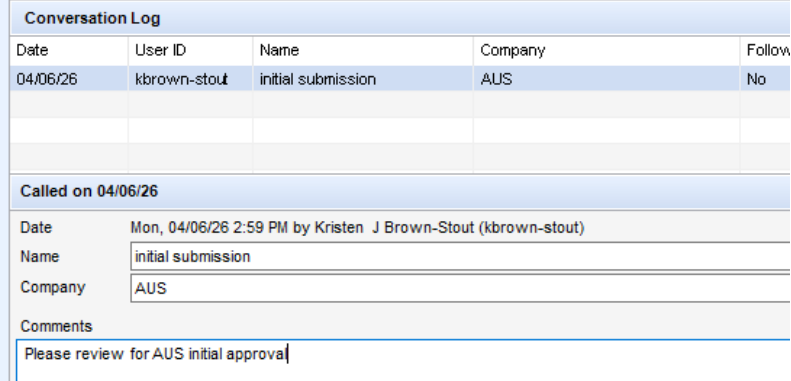
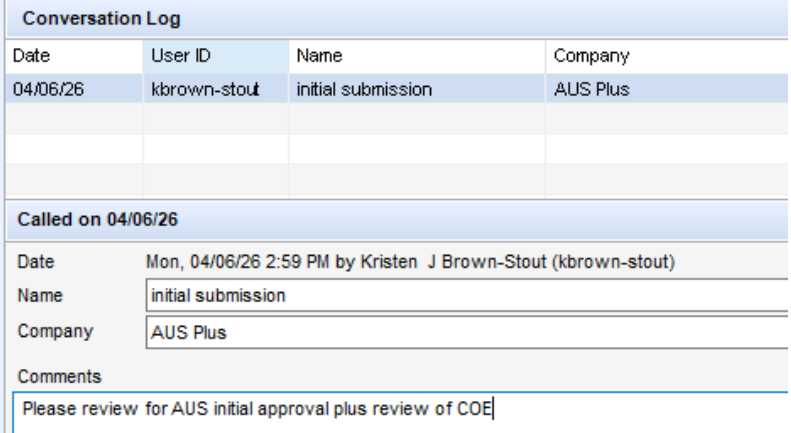
4	Deliver documents to the borrower via the eFolder Once the Prequalification Letter and document Request are sent to borrowers, follow up with a phone call and Conversation Log entry.	
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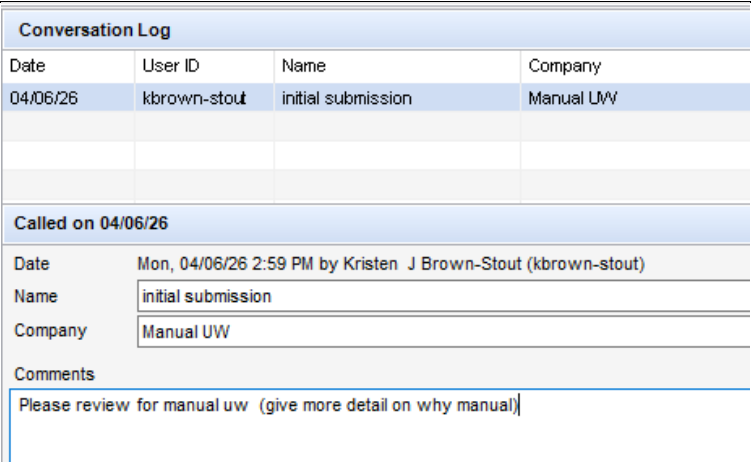
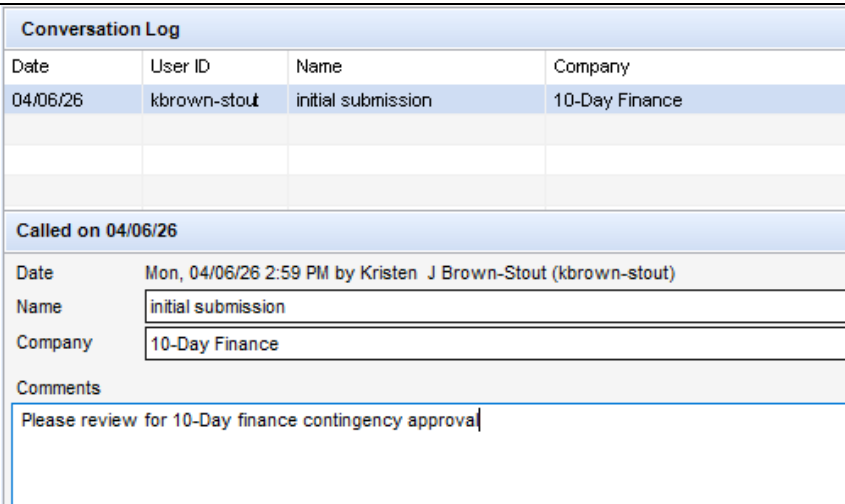
Loan Notes: Conversation Log

Prequalification Notes

Step	Action	Screen Shot
1	On the Conversation Log, add PQ notes. Name: PQ Note Company: Action (i.e. "Sent to Buyer NHC") Comments: Information input is freeform, and detail information should be added. See example pictured	

Initial Submission Notes

Step	Action	Screen Shot
1	On the Conversation Log, add Submittal notes. Name: Initial Submission Company: AUS Comments: Loan notes detailing important submission information and providing direction to Underwriting. See example pictured	
2	On the Conversation Log, add Submittal notes. Name: Initial Submission Company: AUS Plus Comments: Loan notes detailing important submission information and providing direction to Underwriting. See example pictured	

3	On the Conversation Log, add Submittal notes. Name: Initial Submission Company: Manual UW Comments: Loan notes detailing important submission information and providing direction to Underwriting. See example pictured	 The screenshot shows a 'Conversation Log' table with columns: Date, User ID, Name, and Company. The first row shows '04/06/26', 'kbrown-stout', 'initial submission', and 'Manual UW'. Below the table, it says 'Called on 04/06/26' followed by a call log entry: 'Mon, 04/06/26 2:59 PM by Kristen J Brown-Stout (kbrown-stout)' with details for Name ('initial submission'), Company ('Manual UW'), and Comments ('Please review for manual uw (give more detail on why manual)').
4	On the Conversation Log, add Submittal notes. Name: Initial Submission Company: 10-Day Finance Comments: Loan notes detailing important submission information and providing direction to Underwriting. See example pictured	 The screenshot shows a 'Conversation Log' table with columns: Date, User ID, Name, and Company. The first row shows '04/06/26', 'kbrown-stout', 'initial submission', and '10-Day Finance'. Below the table, it says 'Called on 04/06/26' followed by a call log entry: 'Mon, 04/06/26 2:59 PM by Kristen J Brown-Stout (kbrown-stout)' with details for Name ('initial submission'), Company ('10-Day Finance'), and Comments ('Please review for 10-Day finance contingency approval').

Initial Disclosures/Rate Lock

1

On the **Conversation Log**, add Submittal notes.

Name: Initial Disclosures
Company: Action (i.e. "LE")

Comments: Initial disclosures sent to borrower

See example pictured

On the **Conversation Log**, add Submittal notes.

Name: Rate Lock
Company: Action (i.e. "COC")

Comments: Rate has been locked for ____ days; expires ____

COC sent to borrower

See example pictured

Conversation Log			
Date	User ID	Name	Company
04/06/26	kbrown-stout	Initial Disclosures	LE

Called on 04/06/26

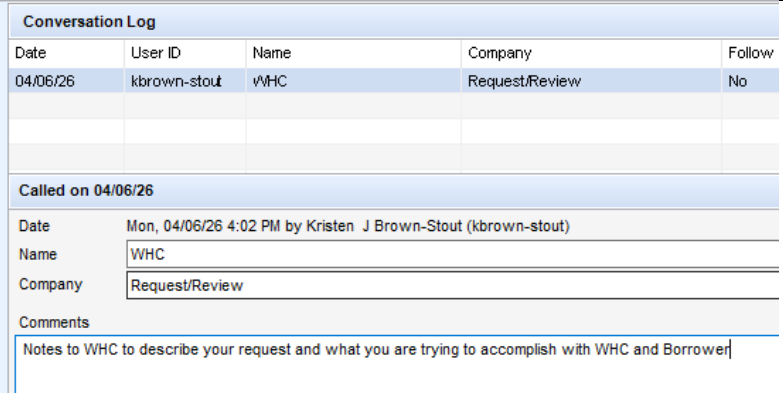
Date	Mon, 04/06/26 4:02 PM by Kristen J Brown-Stout (kbrown-stout)
Name	Initial Disclosures
Company	LE
Comments	Initial disclosures sent to borrower

Conversation Log			
Date	User ID	Name	Company
04/06/26	kbrown-stout	Rate Lock	CIC

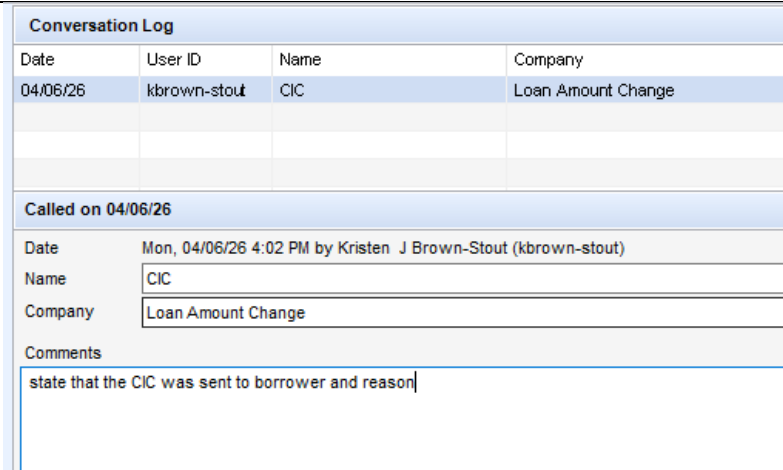
Called on 04/06/26

Date	Mon, 04/06/26 4:02 PM by Kristen J Brown-Stout (kbrown-stout)
Name	Rate Lock
Company	CIC
Comments	Rate has been locked for 90 days, expires: 07-06-26 CIC sent to borrower

Welcome Home Club

1	On the Conversation Log, add Submittal notes. Name: WHC Company: Request/Review Comments: Notes to WHC with specific request See example pictured	
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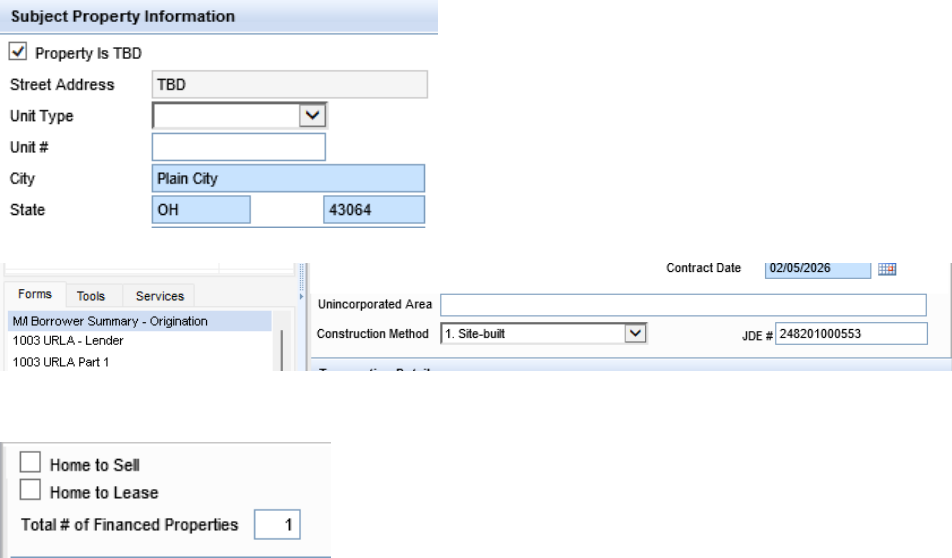
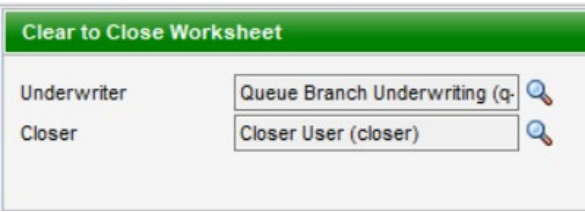
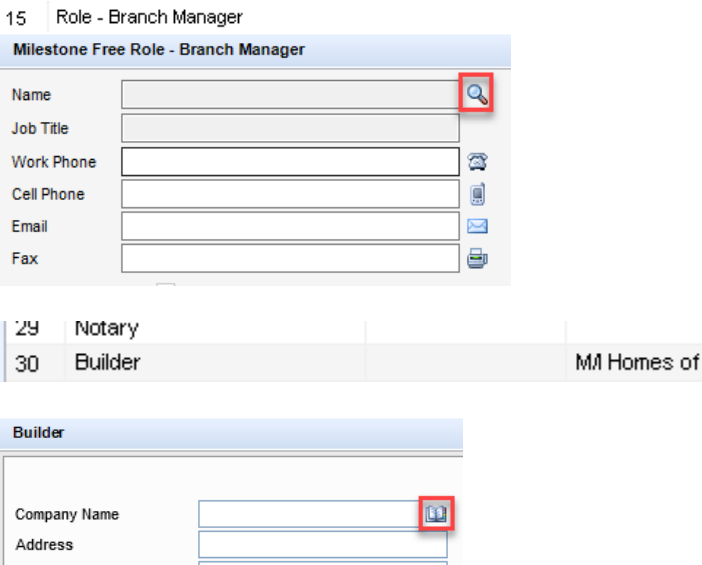
Change in Circumstance

1	On the Conversation Log, add Submittal notes. Name: CIC Company: Loan Amount Change Comments: Loan notes detailing CIC sent to borrower with reason See example pictured	
---	---	---

Contract received – Initial Loan Application

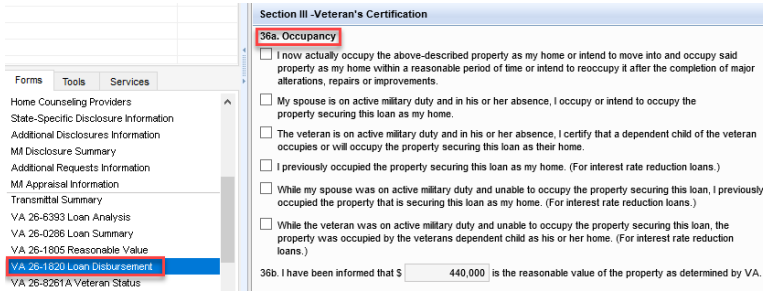
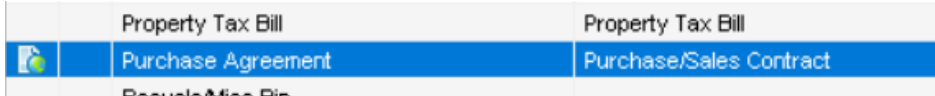
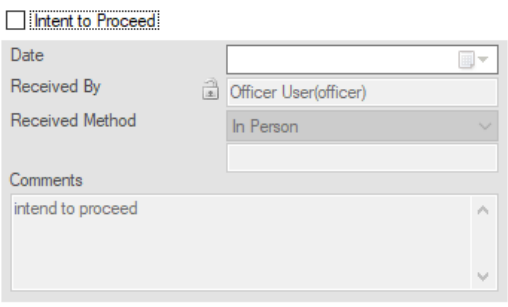
A pre-qualification becomes an application as soon as the loan officer is notified that the purchase contract has been signed by all borrowers/parties, and if you have the other 5 pieces of information that define an application. Disclosures must be sent within 3 business days of the contract notification.

Once you have received the contract review the contract in detail: *sales price, borrower(s) name (including non-borrowing spouse), property address, lot number and subdivision.*

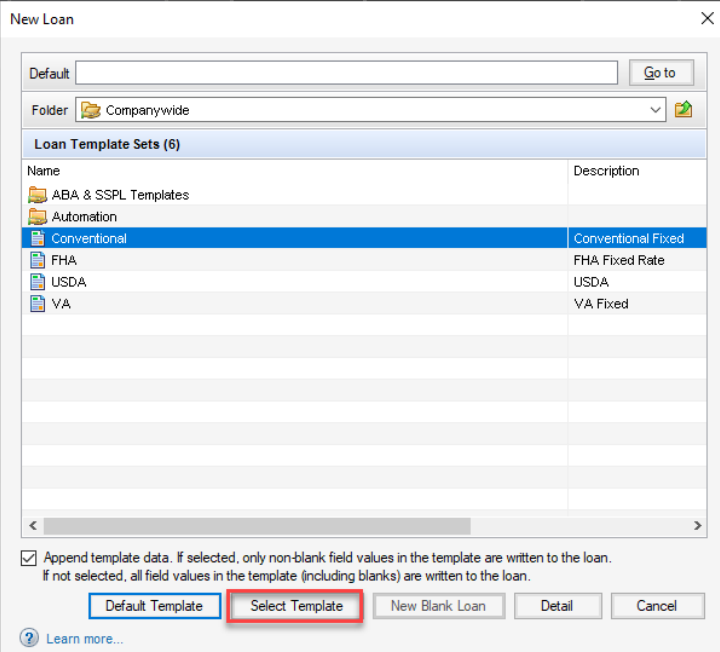
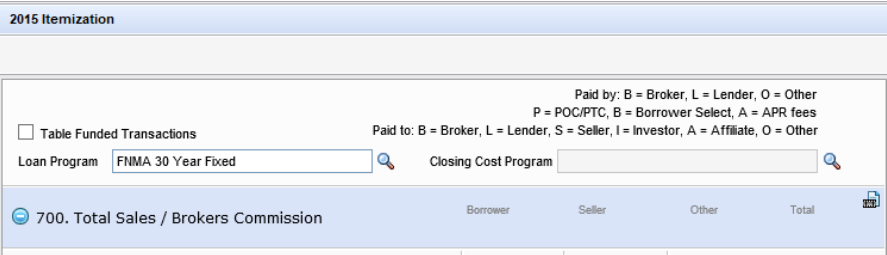
Step	Action	Screen Shot
1	Add address on the M/I Borrower Summary – Origination screen Add the JDE # from the builder. If applicable, select Home to Sell, Home to Lease and Update Total Financed Properties: Then go to Log – Clear to Close milestone and select your branch closer	 
2	Add File contacts – Branch Manager (#15) & Builder NHC info (#30)	

3	Enter Contract Date on M/I Borrower Summary - Origination screen.	Contract Date 10/15/2025  Contract Date is the date the fully executed contract is signed by all borrowers/parties.
4	Loan Estimate Page 1 Enter LE Date Issued	Loan Estimate Page 1 Loan Details LE Date Issued 01/09/2026 
5	Re-price loan in Product & Pricing , if applicable Loan Officers should contact the borrower(s) to discuss loan product options in order to determine which product, and term will be best suited to meet their financial needs.	 Not Locked Search for Product and Pricing Submit to Lender Lock Request Form Lock Comparison Tool
6	Run Mavent via Tools > Compliance Review. Tips: Always click the Preview button to run Mavent for the first time. Request for Transcript of Tax	Run Mavent Order Preview View Error List... Fee Details... Services Order Credit Product and Pricing ICE Fees Order DU ? Order LPA Mortgage Insurance Run Mavent Confirm in Request for Transcript of Tax, the 4506 personal and business have the correct years and tax form numbers. This will allow the loan specialist to have accurate forms completed prior to disclosing to the borrower.

7	Use the print icon to preview your Pro Forma LE. Generate & send Disclosures to the borrower in the eFolder. Note: If there are additional borrower pairs, you will need to follow the same steps in order to deliver the disclosures to the additional borrower pairs.	Click printer icon:  Select Pro Forma LE & CD group, then select Pro Forma LE: Form Groups Standard Forms C Look In Public Forms Groups Name FHA Underwriting Approval Forms Pro Forma LE & CD Underwriting Approval Forms VA Underwriting Approval Forms Pro Forma LE Preview: Preview Go to eFolder> eDisclosure to send initial disclosures to borrower eFolder eDisclosures																				
8	Request documents needed from borrower from the eFolder. Note: You will receive an email notification once the borrower(s) uploads requested documents. Review and update loan, as needed. For FHA Loans, Loan Officer will need to pull CAIVRS. Clear	Select document(s) and click request to send the request to borrowers. Every document you select will create an upload folder in the borrowers portal where they can directly upload the specific document. In this example a Bank Statement is being requested. Documents View Standard View Document Group (All Documents) Stacking Order: None Documents (87) <table><thead><tr><th>At</th><th>Fo</th><th>Name</th><th>Description</th><th>For Borrower Pair</th><th>Type</th><th>Access</th><th>For Milestone</th><th>Status</th><th>Date</th></tr></thead><tbody><tr><td></td><td></td><td>Bank Statement</td><td></td><td>Andy America</td><td>Needed</td><td>AU, BM, CL, CU</td><td>Submit</td><td>Requested</td><td>10/16/25</td></tr></tbody></table> Web Document Flows eConsent Request Send doc	At	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date			Bank Statement		Andy America	Needed	AU, BM, CL, CU	Submit	Requested	10/16/25
At	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date													
		Bank Statement		Andy America	Needed	AU, BM, CL, CU	Submit	Requested	10/16/25													

	CAIVRS should begin with an “A.” On VA Loan, the Loan Officer will be required to pull COE and CAIVRS VA – Form 26-1820 The 36a Occupancy will need to be completed.	
9	Upload the Contract to eFolder in the Purchase Agreement document placeholder. Change orders should be uploaded under the Purchase Agreement Addendum document placeholder	
10	Enter intent to proceed on the Disclosure tracking page (this <u>requires</u> manual entry) Please note: It is M/I Financials policy to obtain a fully executed initial disclosure package for our file before submitting the loan to underwriting.	Once the borrowers have viewed the document you can complete the intent to proceed.  Once intent to proceed is received, the LO will be responsible to remove the closing cost expiration date/time when issuing a Change of Circumstance LE.

Manual Loan Application

1	To begin a manual application, go to pipeline screen select New Loan	
2	Select Loan type and click "Select Template"	
3	Go to the 2015 Itemization and Select the Closing Cost Program	

4 Complete the M/I Borrower Summary - Origination screen.

All fields highlighted in blue are required.

Use the **Services** panel on the form to **Order Credit**.

Click **Submit** to request report

Add the credit expiration date based off the AUS findings. When credit is reissued, update the expiration date.

M/I Borrower Summary - Origination

Borrower	Co-Borrower
Vesting Type: Individual	Vesting Type:
First Name: Alice	First Name:
Middle: 	Middle:
Last Name: Firstimer Suffix: 	Last Name: Suffix:
SSN: 991-91-9991	SSN:
DOB: 01/01/1990	DOB: //
Marital Status: Unmarried	Marital Status:

Preferred Contact Method - Select All That Apply

Home Phone: ☐

Work Phone: ☐

Cell: 305-609-5286 ☐

Accept Text/SMS: ☐

E-mail: cmonasterio@mihomes.c ☐

Preferred Contact Method - Select All That Apply

Home Phone: ☐

Work Phone: ☐

Cell: ☐

Accept Text/SMS: ☐

E-mail: ☐

Services

Order Credit

Factual Data LOGIN INFORMATION...

Borrowers: Alice Firstimer Requested By: cmonasterio Loan Number: 2000010900

ORDER INFORMATION ORDER STATUS

Request Type: New Request

Report On: Individual

☒ Auto - import liabilities.

Reference Number: Select values

Report Type: Credit Report

☒ Check this box to exclude zero balances when you import the liabilities.

Customer Services: Reference Updates

Branch ID: Tampa

Credit Bureau:

☒ Experian

☒ Equifax

☒ TransUnion

☐ Innovis

Last Name	First Name	DOB	SS#
Borrower: Firstimer	Alice	01/01/1990	xxxx-xx-9991

Street Address	City	State	Zip
Borrower Current Address: 123 Main St	Odessa	FL	33556

Close
Submit

Forms Tools Services

Prequalification

Loan Comparison

Cash-to-Close

Rent vs. Own

Lock Request Form

Lock Comparison Tool

Project Review

Underwriter Summary

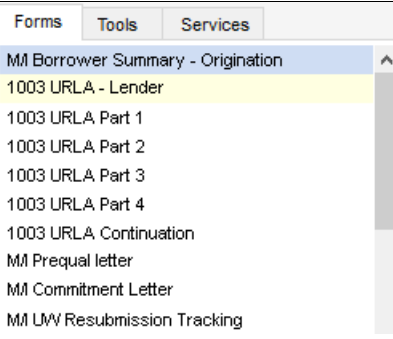
Incompleteness

AUS/Underwriting Source	 	AUS #	
Date AUS Run	//	AUS Rec'd	
Sign Off Date	//	Exception	
Sign Off By	 	Exception	
Credit Expiration Date	10/06/2026	Collateral	
Income Expiration Date	09/26/2026	Overall Ex	

Version 09/4/2026

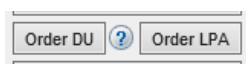
M/I Financial Encompass Loan Officer SOP

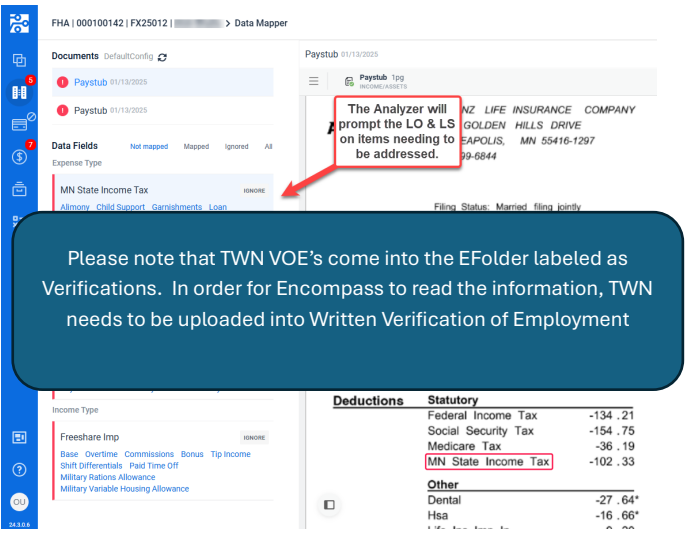
Page 32 of 81

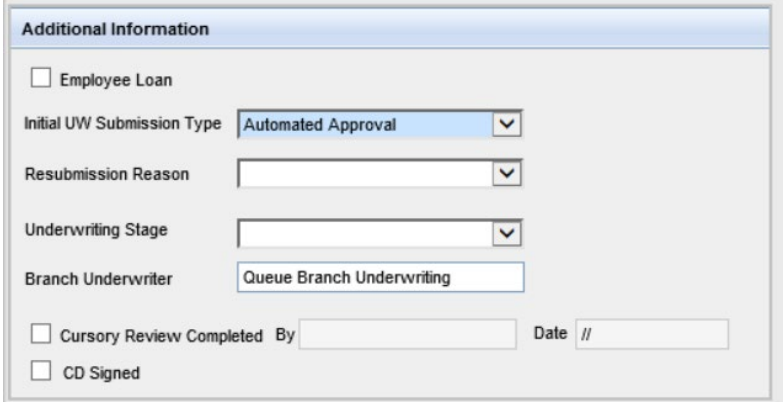
5	Complete the 1003 URLA – Lender Screens	
6	Proceed with the loan application as normal (Refer to Loan Review section for further instruction on completing a PQ and Application)	

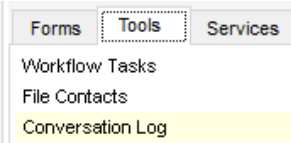
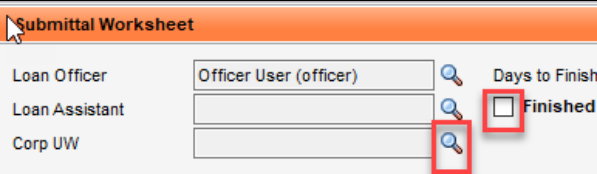
Services

Before submitting for initial review, run the following Services:

Step	Action	Screen Shot
1	Run your AUS findings (DU or LP – Make sure corresponds to your loan product) Note: Ratios need to match Encompass <i>*Please note that on some government loans DTI may not match exactly due to rounding issues</i>	
2	Run DRIVE Report via Services > Order Fraud/Audit Services	

	Loan Officers are responsible for reviewing and addressing High and Medium findings as these could affect loan approval. Refer to the DRIVE training aid for step-by-step guidance.	
3	Run and review Income Analyzer Review the IA findings for completion and accuracy. Loan Officers should make every effort to utilize the IA income (unless we have D1C). Generate an income worksheet once the review is complete. Click Analyzers to open the Income Analyzer and complete your review. Click and review Business Association, Data Mapper and Income Analyzer for completion and accuracy. It is important to note that when a loan is submitted for Automated Approval at the Submittal milestone, Corporate Underwriting will not complete an income review, making a cursory income review crucial to our loan quality assurance. If the income analyzer income is being utilized, confirm that an Income analyzer income worksheet is in the eFolder. You will still need to follow AUS findings for income documentation requirements.	Analyzers  ICE Income Analyzer Worksheet Employment and Other Income Worksheet

	If Income Analyzer is not used, and the loan does not have Day 1 Certainty validated by DU, an income worksheet will need to be completed to confirm income is in line with program guideline parameters.	
4	Once file structure and docs are complete, Select Initial UW Submission Type dropdown on M/I Borrower – Summary Origination AUS – Standard AUS loan. Document light review for initial approval. AUS Plus – Standard AUS review and initial approval *PLUS* additional needed reviews. COE, Income, Non-Permanent Resident Alien documentation, Business Funds to Close – you will specify and supply documentation for what the “Plus” entails. Manual UW – When your loan is a ‘Refer’ or requires a manual downgrade. Use this option to submit for a full manual UW and decision. 10-Day Finance – Similar to AUS Plus but focused on initial approval and income. Use when there is a 10-day finance contingency as part of the contract.	
	Before Submitting for Initial Approval, the Loan Officer must have: - Fully executed Initial Disclosure Package - Completed Intent to proceed	You are responsible for your loan file. Anyone should be able to open the conversation log and read your notes and know what happened while you handled the loan file. We should know if there are issues or that the borrower needs special handling, this should be in the conversation log. Additionally, the eFolder should be neat, indexed and titled properly. There should not be duplicates of documents.

	- Confirmed ratios in LOS and AUS match - Reviewed and validated income (via IA & D1C) including worksheet in eFolder - DataVerify, reviewed, addressed, and ran on all borrowers. - Added detailed note to UW - Provided all required documentation for initial approval review.	Please see addendum at the end of this standard operating procedure for underwriting checklists for submission to initial approval.
5	Add Submittal notes to Conversation Log via Tools > Conversation Log	
6	Log > Submittal Milestone , assign Corp UW , and click Finished to complete the milestone.	

Change in Circumstance Process

Any Change in Circumstance is the primary function of the loan officer. Before doing a Change in Circumstance, you must understand the regulations. Creditors are generally bound by the amounts in the LE provided within three business days of the application. Creditors are permitted to provide and use revised estimates for purposes of determining good faith and resetting tolerances only in certain specific circumstances. They are:

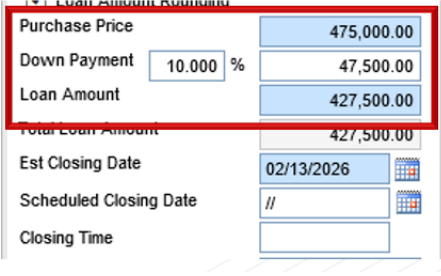
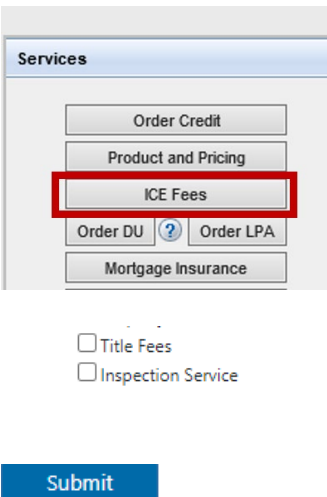
- Changed Circumstances affect the borrower's creditworthiness or the value of the property securing the loan cause a borrower to be ineligible for an estimated charge previously disclosed.
- Changes to the credit terms or the settlement are requested by the consumer and those changes cause an estimated charge to increase.
- The interest rate was not locked when the LE was provided and locking the rate causes the points, lender credits and any other interest rate dependent charges or terms to change.
- The LE expires before the borrower indicates an intent to proceed.

- Once intent to proceed is received, the LO will be responsible to remove the closing cost expiration date/time, each time there is a revision to the LE.
- The loan is a new construction loan and settlement is delayed by more than 60 calendar days, if the original LE states clearly and conspicuously that at any time prior to 60 calendar days before consummation, the creditor may issue revised disclosures.

Note: We cannot charge a fee that was never disclosed. The only fees that can change are the fees related to the valid Change in Circumstance.

Once you are aware of the change, correct all fields and fees associated with the change. Keep in mind that changes to sales price will affect fees such as lender and owners title insurance, mortgage insurance, property taxes, and possibly hazard insurance depending on how calculated. Create the Change in Circumstance, snapshot and print the “Change in Circumstance” package using e-delivery with signature.

Change of Circumstance: Fee Related

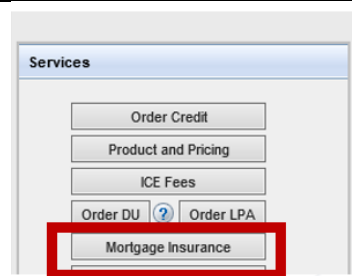
Step	Action	Screen Shot
1	Go to the M/I Borrower Summary – Origination form and Update the Purchase Price, Down Payment and Loan Amount. Press Save.	
2	On the M/I Borrower Summary – Origination page, go to the services box and select ICE Fees to run updated fees for your loan changes. Check Title Fees and click submit .	



Total Existing	Total New	Difference	Import(New)
\$360.00	\$360.00	\$0.00	
\$360.00	\$360.00	\$0.00	
	\$180.00		☑
	\$180.00		☑
\$0.00	\$0.00	\$0.00	
\$8,172.50	\$5,542.46	(\$2,630.04)	
	\$1,522.50		☑
	\$869.96		☑
	\$3,150.00		☑

	Total New	Difference	Import(New)
	\$6,963.18	(\$236.82)	☒

3	On the M/I Borrower Summary - Origination page Go to Services box and select Mortgage Insurance to update the mortgage insurance premium, if required.
---	---



Compare Rate Quotes

New Order

New Quotes

View Quotes (10/16/2025 11:01 AM)

The new quotes will appear in pricing order (lowest to highest). Select the MI Company by clicking the radio button and then click **"Import Rates Only"** to update Encompass.

Mortgage Insurance Center /

Compare Rate Quotes

Arch
⚠ Failed

PROVIDERS	INITIAL PREMI	PERCENT %
Borrower Paid Monthly (4)		
☒ NATIONAL MI	-	
☐ MGIC	-	
☐ ENACT	-	
☐ ESSENT	-	
Borrower Paid Single (4)		
Lender Paid Single (4)		
Split Premium 1% (2)		

Import Rates Only

4

Review your fees for accuracy on the **2015 Itemization** screen.

2015 Itemization

Paid by: B = Broker, L = Lender, O = Other
P = POC/PTC, B = Borrower Select, A = APR fees

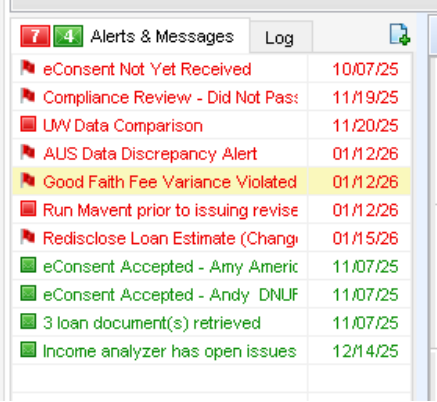
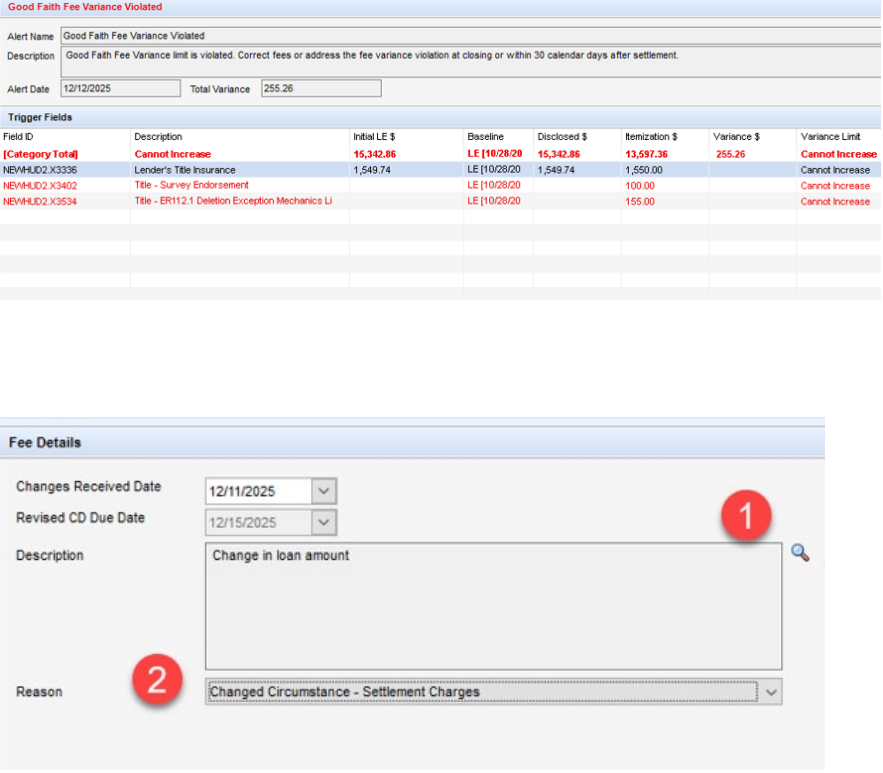
Paid to: B = Broker, L = Lender, S = Seller, I = Investor, A = Affiliate, O = Other

☐ Table Funded Transactions

Loan Program: FNMA 30 Year Fixed
 Closing Cost Program: Conventional

700. Total Sales / Brokers Commission		Borrower	Seller	Other	Total
Division of Commission as Follows					
701. \$	To				
702. \$	To				
703. Commission Paid at Settlement					
704. \$	To				

800. Items Payable in Connection with Loan		Borrower	Seller	Other	Total
		5,498.00			5,498.00
801. Our Origination Charge		1,985.00			
Loan Origination Fees	% or \$				
Application Fees					
Processing Fees					
Underwriting Fees					
Broker Fees	% + \$				
Broker Compensation	0.000 % + \$ 0.00				
Administrative Fee	To M/I Financial	1,985.00			
Automated Underwriting Fee	To M/I Financial				
Commitment Fee	To M/I Financial				

5	Once you have saved the loan, you will get a Good Faith Fee Variance Violated Alert. *Please note a Good Faith Fee Variance Violated Alert will only appear if fees <u>increase</u>.	
6	Review each individual Fee listed in the Good Faith Fee Variance Violated screen. Under Fee Details, select the valid description and reason for each fee. Please note “Other” should NOT be used for fee description or reason. Mavent will not recognize that as a valid reason for COC.	

To select the **Description**, click the magnifying glass icon, then click **"Show all COC Reasons"**

Next, select the valid **reason** and click **OK**.

The description will carry over to the comments.

Once you've selected the description, select the valid **reason** from the drop down menu.

Select a changed circumstance below.

Changed Circumstance	Comments	Code
Locked Loan	Loan file was locked	LockedLoan
Change in loan amount	Change in loan amount	ChangeLoanAmt
Loan type or loan program has changed	Loan type or loan program has change	LoanTypeProgra
Revisions requested by the consumer	Revisions requested by the consumer	RevisionReq
Borrower income could not verified or was verified at different amount	Borrower income could not verified or	IncomeNotVeri
Appraised value is different than estimated value	Appraised value is different than estim	ApprasValDiff
Additional service (such as survey) is necessary based on title report	Additional service (such as survey) is n	AddService
Recording fees are increased based on need to record additional unanticipated	Recording fees are increased based o	RecordingFee
Borrower taking title to the property has changed	Borrower taking title to the property ha	PropertyTitle
Additional borrower has been added to the loan or borrower has been dropped f	Additional borrower has been added to	AddBor
Other	Other	Other
New Construction 60+ Days from Closing Disclosure		Construction60
Change in APR	APR Change	APR
Change in the Loan Product		LoanProdChange
Tolerance Cure		ToleranceCure
Change due to clerical error		ClericalErr

☒ Show All COC Reasons OK Cancel

Select a changed circumstance below.

Changed Circumstance	Comments	Code
Locked Loan	Loan file was locked	LockedLoan
Change in loan amount	Change in loan amount	ChangeLoanAmt

OK

Fee Details

Changes Received Date: 10/24/2025
 Revised LE Due Date: 10/28/2025

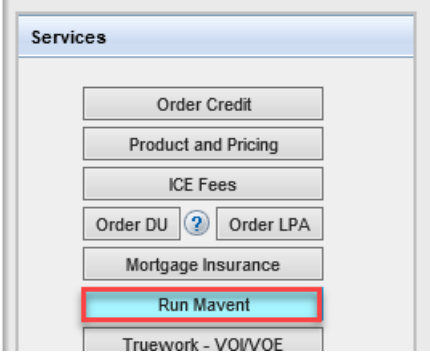
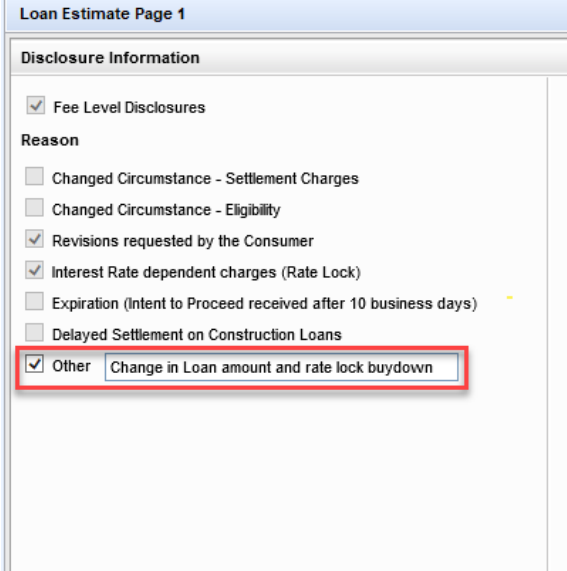
Description: Locked Loan

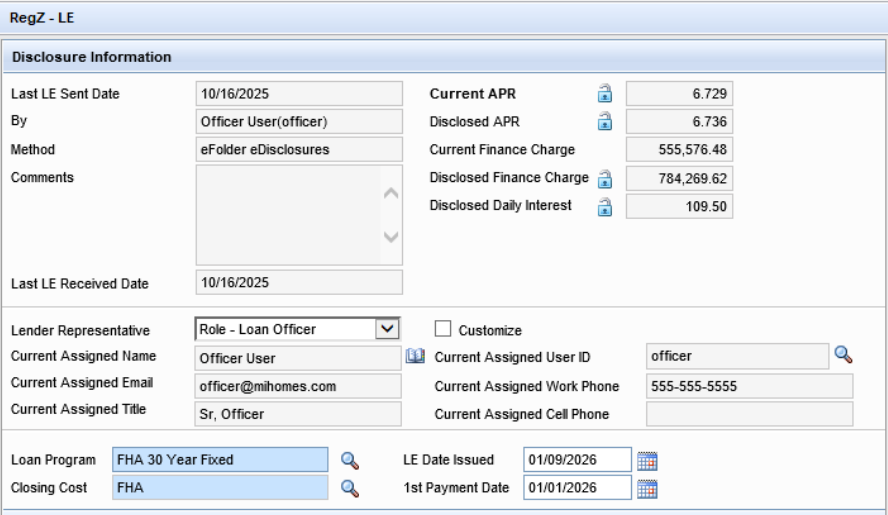
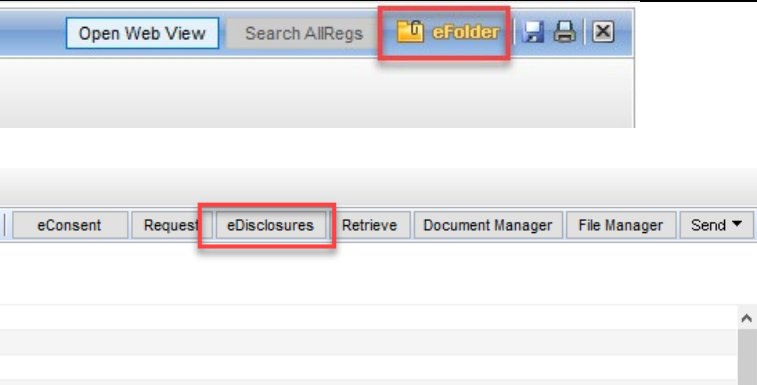
Reason: Interest Rate dependent charges (Rate Lock)

Comments: Loan file was locked

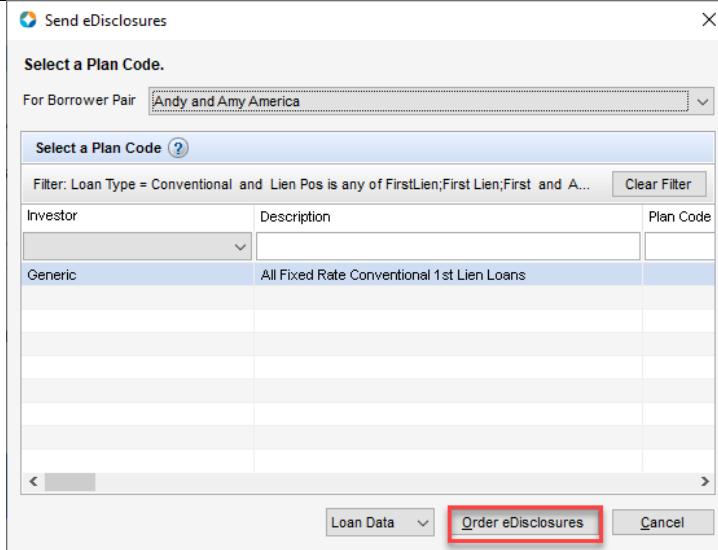
Reason: Interest Rate dependent charges (Rate Lock)

- Interest Rate dependent charges (Rate Lock)
- Changed Circumstance - Settlement Charges
- Changed Circumstance - Eligibility
- Revisions requested by the Consumer
- Interest Rate dependent charges (Rate Lock)
- Expiration (Intent to Proceed received after 10 business days)
- Delayed Settlement on Construction Loans
- Other

7	On the M/I Borrower Summary – Origination page, go to the services box and select “Run Mavent” and click Preview If you have selected valid CIC (correctly selected description and reason for each fee), you will receive a PASS or acceptable WARNING. If you receive a FAIL, go back to step 6, and select the correct description and/or reason.	
8	Proceed to Loan Estimate Page 1 to complete the Change in Circumstance Coversheet and enter the LE Date under the Changes Received Date. The descriptions that were selected for each fee will automatically check the reason(s) on the CIC coversheet. If you would like to add a comment you can check Other and type in the appropriate text.	

9	Go into Reg Z – LE form Update the LE Date Issued to today's date.	
10	To preview your LE for accuracy, go to print icon.	
11	To issue your disclosures, go to your eFolder Select eDisclosures.	

Click Order
eDisclosures



Send eDisclosures

Select a Plan Code.

For Borrower Pair: Andy and Amy America

Select a Plan Code ?

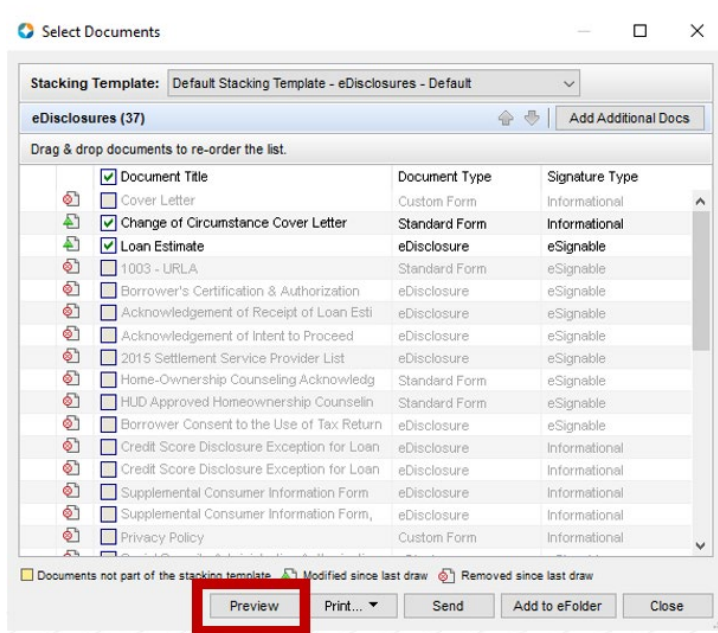
Filter: Loan Type = Conventional and Lien Pos is any of FirstLien;First Lien;First and A... Clear Filter

Investor	Description	Plan Code
Generic	All Fixed Rate Conventional 1st Lien Loans	

Loan Data Order eDisclosures Cancel

12

Click **Preview** button
to preview your
change in
circumstance LE for
accuracy.



Select Documents

Stacking Template: Default Stacking Template - eDisclosures - Default

eDisclosures (37) Add Additional Docs

Drag & drop documents to re-order the list.

	Document Title	Document Type	Signature Type
☐	Cover Letter	Custom Form	Informational
☒	Change of Circumstance Cover Letter	Standard Form	Informational
☒	Loan Estimate	eDisclosure	eSignable
☐	1003 - URLA	Standard Form	eSignable
☐	Borrower's Certification & Authorization	eDisclosure	eSignable
☐	Acknowledgement of Receipt of Loan Esti	eDisclosure	eSignable
☐	Acknowledgement of Intent to Proceed	eDisclosure	eSignable
☐	2015 Settlement Service Provider List	eDisclosure	eSignable
☐	Home-Ownership Counseling Acknowledg	Standard Form	eSignable
☐	HUD Approved Homeownership Counselin	Standard Form	eSignable
☐	Borrower Consent to the Use of Tax Return	eDisclosure	eSignable
☐	Credit Score Disclosure Exception for Loan	eDisclosure	Informational
☐	Credit Score Disclosure Exception for Loan	eDisclosure	Informational
☐	Supplemental Consumer Information Form	eDisclosure	Informational
☐	Supplemental Consumer Information Form,	eDisclosure	Informational
☐	Privacy Policy	Custom Form	Informational

☐ Documents not part of the stacking template
 ☒ Modified since last draw
 ☐ Removed since last draw

Preview Print... Send Add to eFolder Close

When you preview
your disclosures, make
sure your cover letter
is completed.

As you can see, when a valid COC is issued, the following are completed:

- Checked reason
- Description and comment filled for each fee change

Next, click the **Add to eFolder** to send a copy of the unsigned disclosure to the eFolder.

Select **Add each document as a separate eFolder attachment**

Click **Send** to issue the disclosure.

Best Practice is to ask the buyers to sign **every** COC disclosure sent.

Note: If there are additional borrower

Notice of Change Circumstances Reasons

Date of Change: **January 12, 2026**

Loan Number: **2000002267**

Borrower(s): **Andy DNURd4Levi America
Amy America**

Property Address: **543 Somewhere
Tampa, FL 33604**

Lender: **M/I Financial, LLC**

Previously, in connection with your loan application, you were provided a Loan Estimate disclosure that contained an estimate of loan costs and loan terms for the mortgage loan sought. For one or more of the following reasons indicated below, we are providing you with a revised Loan Estimate.

- ☐ Change Circumstance affecting Settlement Charges;
- ☐ Change Circumstance affecting Eligibility;
- ☒ You requested changes to the mortgage loan sought that changes the loan costs or the loan terms;
- ☐ You have chosen to lock your Rate affecting Interest Rate Dependent charges and terms;
- ☐ The loan requested is a new home loan construction;
- ☐ The Loan Estimate has expired; or
- ☒ Other: **Change In Loan Amount**

Fee Changes			
Fee Description	New Amount \$	Description	Comment
LO Compensation - Lender Compensation Credit Amount Line 2	\$1068.75	Change in loan amount	Change in loan amount

Should you have any questions regarding your revised Loan Estimate or your loan status, please call **Branch Manager, Lender Representative at 678-867-5309**.

Documents not part of the stacking template Modified since last draw

Preview Print... Send **Add to eFolder** Close

pairs, you will need to follow the same steps to deliver the disclosures to the additional borrower pairs.

✕

Add Documents to eFolder

Indicate the manner in which the documents should be added to the eFolder:

☒ Merge documents into a single eFolder attachment

☐ Add each document as a separate eFolder attachment

OK
Cancel

M/I Financial, LLC

7600 N Capital of Texas Hwy, Bldg C Suite 251 - Austin, TX 78731

[Save this Loan Estimate to compare with your Closing Disclosure.](#)

Loan Estimate

DATE ISSUED 1/12/2026 APPLICANTS Andy DINURd4Levi America 4321 Cul De Sac Street Fall River, MA 02723 PROPERTY 543 Somewhere Tampa, FL 33604 SALE PRICE \$475,000	LOAN TERM 30 years PURPOSE Purchase PRODUCT Fixed Rate LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐ LOAN ID # 3000002267 RATE LOCK ☒ NO ☐ YES, until <i>Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on</i>	
---	---	--

Loan Terms	Can this amount increase after closing?
Loan Amount \$427,500	NO
Interest Rate 6.875 %	NO
Monthly Principal & Interest \$2,808.37 See Projected Payments below for your Estimated Total Monthly Payment	NO
Does the loan have these features?	
Prepayment Penalty	NO
Balloon Payment	NO

Projected Payments			
Payment Calculation	Years 1-10	Years 11-30	
Principal & Interest	\$2,808.37	\$2,808.37	
Mortgage Insurance	+ 132	+ -	
Estimated Escrow Amount can increase over time	+ 763	+ 763	
Estimated Total Monthly Payment	\$3,703	\$3,571	

Estimated Taxes, Insurance & Assessments \$913 Monthly Amount can increase over time	This estimate includes ☒ Property Taxes ☒ Homeowner's Insurance ☒ Other: HOA Dues See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.	In escrow? SOME YES NO
---	--	--

Costs at Closing		
Estimated Closing Costs	\$23,316	Includes \$6,013 in Loan Costs + \$18,372 in Other Costs - \$1,069 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$45,816	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

draw Removed since last draw

Send
Add to eFolder
Close

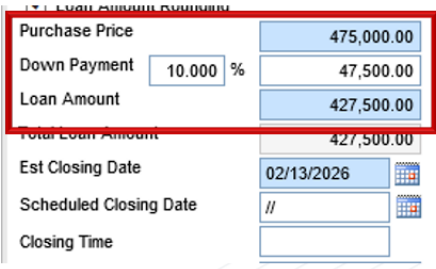
13 Lastly, now that you've completed your redisclosure your fee variance will automatically clear.

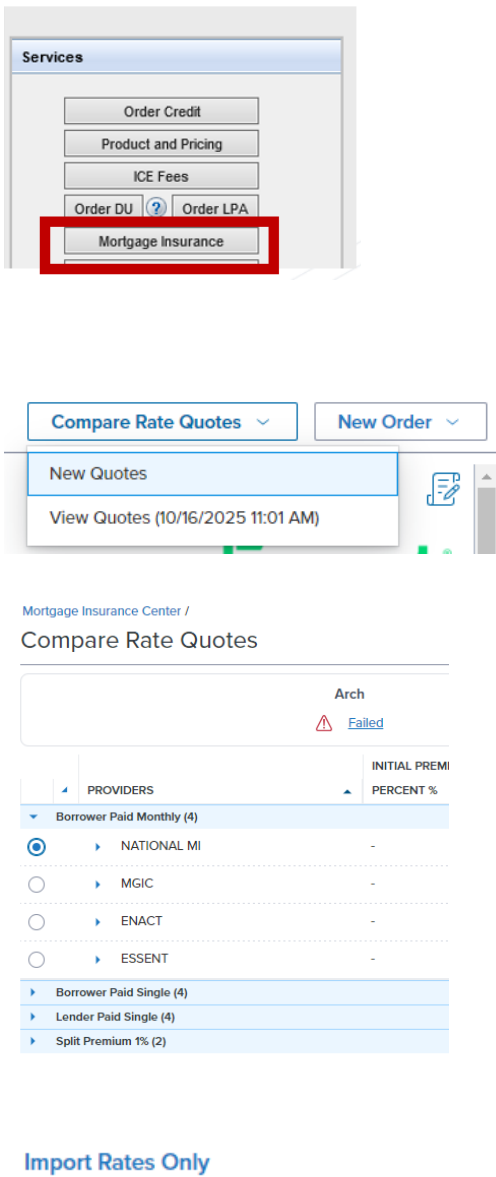
Best practice is to add a comment to Conversation Log to document any notes related to the COC LE.

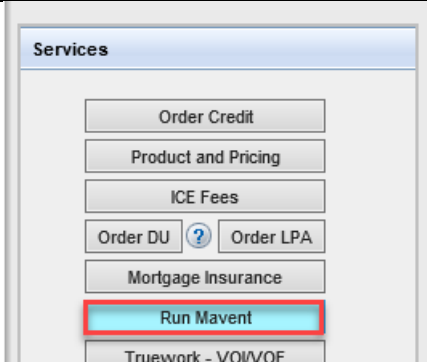
Alerts & Messages		Log
	eConsent Not Yet Received	10/07/25
	UW Data Comparison	11/20/25
	AUS Data Discrepancy Alert	01/12/26
	Compliance Review - Did Not Pass	01/12/26
	eConsent Accepted - Amy Americ	11/07/25
	eConsent Accepted - Andy DNUF	11/07/25
	3 loan document(s) retrieved	11/07/25
	Income analyzer has open issues	12/14/25

Conversation Log					
Date	User ID	Name	Company	Follow Up Needed	
11/07/25	branchmgr	initial disclosures sent		No	
11/10/25	branchmgr	underwriting		No	
11/10/25	underwriter	AA Approved		No	
11/19/25	lgomez	Loan Commitment		No	
Called on 01/12/26					
Date	Mon, 01/12/26 3:27 PM by Branch Manager (branchmgr)				
Name	Change in Circumstance				
Company					
Comments	Sent CIC to borrower for loan amount change.				

Change in Circumstance: Non-Fee Related (No Fee Variance Alert)

Step	Action	Screen Shot																																														
1	Go to the M/I Borrower Summary – Origination form and Update the Loan. Press Save.																																															
2	On the M/I Borrower Summary – Origination page, go to the services box and select ICE Fees to run updated fees for your loan changes. Check Title Fees and click submit. Updated calculations will appear in the New column.	Services Order Credit Product and Pricing ICE Fees Order DU ? Order LPA Mortgage Insurance ☐ Title Fees ☐ Inspection Service Submit <table><thead><tr><th>Total Existing</th><th>Total New</th><th>Difference</th><th>Import(New)</th></tr></thead><tbody><tr><td>\$360.00</td><td>\$360.00</td><td>\$0.00</td><td></td></tr><tr><td>\$360.00</td><td>\$360.00</td><td>\$0.00</td><td></td></tr><tr><td></td><td>\$180.00</td><td></td><td>☒</td></tr><tr><td></td><td>\$180.00</td><td></td><td>☒</td></tr><tr><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>\$8,172.50</td><td>\$5,542.46</td><td>(\$2,630.04)</td><td></td></tr><tr><td></td><td>\$1,522.50</td><td></td><td>☒</td></tr><tr><td></td><td>\$869.96</td><td></td><td>☒</td></tr><tr><td></td><td>\$3,150.00</td><td></td><td>☒</td></tr></tbody></table><table><thead><tr><th>Total New</th><th>Difference</th><th>Import(New)</th></tr></thead><tbody><tr><td>\$6,963.18</td><td>(\$236.82)</td><td>☒</td></tr></tbody></table>	Total Existing	Total New	Difference	Import(New)	\$360.00	\$360.00	\$0.00		\$360.00	\$360.00	\$0.00			\$180.00		☒		\$180.00		☒	\$0.00	\$0.00	\$0.00		\$8,172.50	\$5,542.46	(\$2,630.04)			\$1,522.50		☒		\$869.96		☒		\$3,150.00		☒	Total New	Difference	Import(New)	\$6,963.18	(\$236.82)	☒
Total Existing	Total New	Difference	Import(New)																																													
\$360.00	\$360.00	\$0.00																																														
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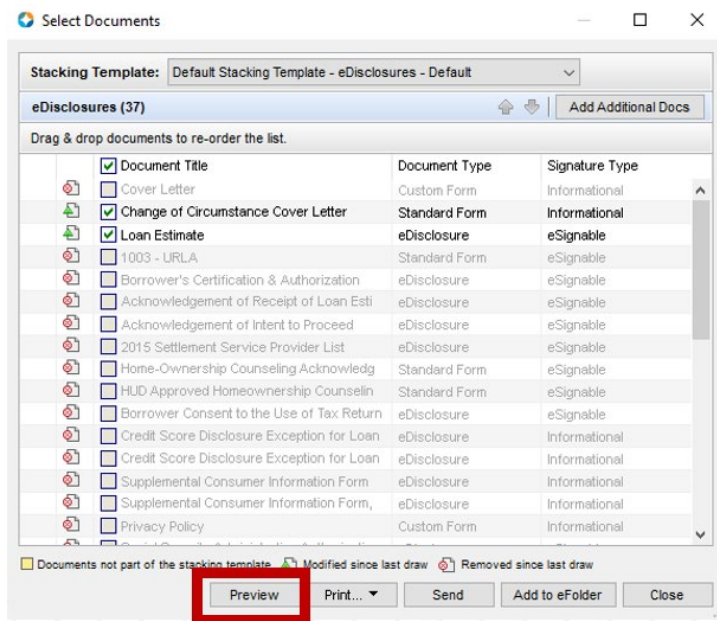
		Import
	Select Import	
3	On the M/I Borrower Summary - Origination page Go to Services box and select Mortgage Insurance to update the mortgage insurance premium, if required. On the upper right-hand corner of your screen, select Compare Rate Quotes, New Quote. To reference a previous quote, click View Quotes.	 The screenshot displays the 'Services' section of the M/I Financial interface. The 'Mortgage Insurance' option is highlighted with a red box. Below this, the 'Compare Rate Quotes' dropdown menu is open, showing 'New Quotes' and 'View Quotes (10/16/2025 11:01 AM)'. Further down, the 'Mortgage Insurance Center / Compare Rate Quotes' page is shown. It features a table with columns for 'PROVIDERS' and 'INITIAL PREMIUM PERCENT %'. The table lists several providers: NATIONAL MI, MGIC, ENACT, and ESSENT. Below the table, there are links for 'Borrower Paid Single (4)', 'Lender Paid Single (4)', and 'Split Premium 1% (2)'. At the bottom, there is a link for 'Import Rates Only'.

	The new quotes will appear in pricing order (lowest to highest). Select the MI Company by clicking the radio button and then click "Import Rates Only" to update Encompass.	
4	On the M/I Borrower Summary – Origination page, go to the services box and select "Run Mavent" and click Preview If you receive a FAIL, go back to step 6, and select the correct description and/or reason.	

5	Proceed to Loan Estimate Page 1 to complete the Change of Circumstance Coversheet and enter the LE Date under the Changes Received Date. Add a comment by checking Other and type in the appropriate text.	Loan Estimate Page 1 Disclosure Information ☒ Fee Level Disclosures Reason ☐ Changed Circumstance - Settlement Charges ☐ Changed Circumstance - Eligibility ☐ Revisions requested by the Consumer ☐ Interest Rate dependent charges (Rate Lock) ☐ Expiration (Intent to Proceed received after 10 business days) ☐ Delayed Settlement on Construction Loans ☒ Other Change Loan Amount ☒ Changed Circumstance Changes Received Date 02/10/2026 Revised LE Due Date 02/13/2026 Changed Circumstance Change in loan amount Comments Change in loan amount																					
6	Go into Reg Z – LE form Update the LE Date Issued to today's date.	RegZ - LE Disclosure Information <table border="1"> <tr> <td>Last LE Sent Date</td><td>10/16/2025</td> <td>Current APR</td><td>6.729</td> </tr> <tr> <td>By</td><td>Officer User(officer)</td> <td>Disclosed APR</td><td>6.736</td> </tr> <tr> <td>Method</td><td>eFolder eDisclosures</td> <td>Current Finance Charge</td><td>555,576.48</td> </tr> <tr> <td>Comments</td><td></td> <td>Disclosed Finance Charge</td><td>784,269.62</td> </tr> <tr> <td></td><td></td> <td>Disclosed Daily Interest</td><td>109.50</td> </tr> </table> Last LE Received Date 10/16/2025 Lender Representative Role - Loan Officer ☐ Customize Current Assigned Name Officer User Current Assigned User ID officer Current Assigned Email officer@mihomes.com Current Assigned Work Phone 555-555-5555 Current Assigned Title Sr, Officer Current Assigned Cell Phone Loan Program FHA 30 Year Fixed LE Date Issued 01/09/2026 Closing Cost FHA 1st Payment Date 01/01/2026	Last LE Sent Date	10/16/2025	Current APR	6.729	By	Officer User(officer)	Disclosed APR	6.736	Method	eFolder eDisclosures	Current Finance Charge	555,576.48	Comments		Disclosed Finance Charge	784,269.62			Disclosed Daily Interest	109.50	
Last LE Sent Date	10/16/2025	Current APR	6.729																				
By	Officer User(officer)	Disclosed APR	6.736																				
Method	eFolder eDisclosures	Current Finance Charge	555,576.48																				
Comments		Disclosed Finance Charge	784,269.62																				
		Disclosed Daily Interest	109.50																				

9

Next, click the **Preview** button to preview your change of circumstance LE for accuracy.



Select Documents

Stacking Template: Default Stacking Template - eDisclosures - Default

eDisclosures (37)

Drag & drop documents to re-order the list.

	Document Title	Document Type	Signature Type
☐	Cover Letter	Custom Form	Informational
☒	Change of Circumstance Cover Letter	Standard Form	Informational
☒	Loan Estimate	eDisclosure	eSignable
☐	1003 - URLA	Standard Form	eSignable
☐	Borrower's Certification & Authorization	eDisclosure	eSignable
☐	Acknowledgement of Receipt of Loan Esti	eDisclosure	eSignable
☐	Acknowledgement of Intent to Proceed	eDisclosure	eSignable
☐	2015 Settlement Service Provider List	eDisclosure	eSignable
☐	Home-Ownership Counseling Acknowledg	Standard Form	eSignable
☐	HUD Approved Homeownership Counselin	Standard Form	eSignable
☐	Borrower Consent to the Use of Tax Return	eDisclosure	eSignable
☐	Credit Score Disclosure Exception for Loan	eDisclosure	Informational
☐	Credit Score Disclosure Exception for Loan	eDisclosure	Informational
☐	Supplemental Consumer Information Form	eDisclosure	Informational
☐	Supplemental Consumer Information Form,	eDisclosure	Informational
☐	Privacy Policy	Custom Form	Informational

Documents not part of the stacking template Modified since last draw Removed since last draw

Preview Print... Send Add to eFolder Close

Notice of Change Circumstances Reasons

Date of Change: **January 12, 2026**

Loan Number: **2000002267**

Borrower(s): **Andy DNURd4Levi America
Amy America**

Property Address: **543 Somewhere
Tampa, FL 33604**

Lender: **M/I Financial, LLC**

Previously, in connection with your loan application, you were provided a Loan Estimate disclosure that contained an estimate of loan costs and loan terms for the mortgage loan sought. For one or more of the following reasons indicated below, we are providing you with a revised Loan Estimate.

- ☐ Change Circumstance affecting Settlement Charges;
- ☐ Change Circumstance affecting Eligibility;
- ☒ You requested changes to the mortgage loan sought that changes the loan costs or the loan terms;
- ☐ You have chosen to lock your Rate affecting Interest Rate Dependent charges and terms;
- ☐ The loan requested is a new home loan construction;
- ☐ The Loan Estimate has expired; or
- ☒ Other: **Change In Loan Amount**

Documents not part of the stacking template Modified since last draw

Preview Print... Send **Add to gFolder** Close

When you preview your disclosures, make sure your cover letter is completed.

Next, click the **Add to eFolder** to send a copy of the unsigned disclosure to the eFolder.

Select **Add each document as a separate eFolder attachment**. Click **Send** to issue the disclosure.

Best Practice is to ask the buyers to sign **every** COC disclosure sent

Click **Send** to issue the disclosure.

Note: If there are *additional* borrower pairs, you will

Add Documents to eFolder ✕

Indicate the manner in which the documents should be added to the eFolder:

☒ Merge documents into a single eFolder attachment

☐ Add each document as a separate eFolder attachment

OK
Cancel

M/I Financial, LLC

7600 N Capital of Texas Hwy, Bldg C Suite 251 - Austin, TX 78731 Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	1/12/2026	LOAN TERM	30 years
APPLICANTS	Andy DNURd4Levi America 4321 Cul De Sac Street Fall River, MA 02723	PURPOSE	Purchase
PROPERTY	543 Somewhere Tampa, FL 33604	PRODUCT	Fixed Rate
SALE PRICE	\$475,000	LOAN TYPE	☒ Conventional ☐ FHA ☐ VA ☐
		LOAN ID #	2000002267
		RATE LOCK	☒ NO ☐ YES, until

Loan Terms		Can this amount increase after closing?
Loan Amount	\$427,500	NO
Interest Rate	6.875 %	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$2,808.37	NO
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-10	Years 11-30
Principal & Interest	\$2,808.37	\$2,808.37
Mortgage Insurance	+ 132	+ -
Estimated Escrow Amount can increase over time	+ 763	+ 763
Estimated Total Monthly Payment	\$3,703	\$3,571

Estimated Taxes, Insurance & Assessments Amount can increase over time	\$913 Monthly	This estimate includes ☒ Property Taxes ☒ Homeowner's Insurance ☒ Other: HOA Dues See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.	In escrow? SOME YES NO
---	---------------	--	-------------------------------------

Costs at Closing	
Estimated Closing Costs	\$23,316 Includes \$6,013 in Loan Costs + \$18,372 in Other Costs - \$1,069 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$45,816 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

 Removed since last draw

Send
Add to eFolder
Close

	need to follow the same steps to deliver the disclosures to the additional borrower pairs.																															
10	Best practice is to add a comment to Conversation Log to document any notes related to the COC LE.	Conversation Log <table><tr><th>Date</th><th>User ID</th><th>Name</th><th>Company</th><th>Follow Up Needed</th><th></th></tr><tr><td>11/07/25</td><td>branchmgr</td><td>initial disclosures sent</td><td></td><td>No</td><td></td></tr><tr><td>11/10/25</td><td>branchmgr</td><td>underwriting</td><td></td><td>No</td><td></td></tr><tr><td>11/10/25</td><td>underwriter</td><td>AA Approved</td><td></td><td>No</td><td></td></tr><tr><td>11/19/25</td><td>lgomez</td><td>Loan Commitment</td><td></td><td>No</td><td></td></tr></table> Called on 01/12/26 Date Mon, 01/12/26 3:27 PM by Branch Manager (branchmgr) Name Change in Circumstance Company Comments Sent CIC to borrower for loan amount change.	Date	User ID	Name	Company	Follow Up Needed		11/07/25	branchmgr	initial disclosures sent		No		11/10/25	branchmgr	underwriting		No		11/10/25	underwriter	AA Approved		No		11/19/25	lgomez	Loan Commitment		No	
Date	User ID	Name	Company	Follow Up Needed																												
11/07/25	branchmgr	initial disclosures sent		No																												
11/10/25	branchmgr	underwriting		No																												
11/10/25	underwriter	AA Approved		No																												
11/19/25	lgomez	Loan Commitment		No																												

Encompass Verification Forms

Verification of Mortgage (VOM) Form

Verification of Mortgage (VOM) Form 1	VOM – Pending Sale & Back-to-Back *Please note on Pending Sale homes, you will need to exclude the liability for ratios on VOL to read correctly. Tip: Using the VOM Form allows you to view the eFolder documents and URLA on a different screen.	VOM <table border="1"> <tr> <td>Property Is</td> <td>Address</td> <td>Imp</td> </tr> <tr> <td>Primary Residence</td> <td>123 Rental Way, Antioch, TN 37011</td> <td>Enc</td> </tr> </table> ☒ Print "See attached borrower's authorization" on signature line. From Title ☐ Print user's name ☐ Print user's job title Phone Fax Property Information Foreign Address ☐ ☐ Subject Property Street Address 123 Rental Way Property is used as Primary Residence Unit Type Property will be used as Other Unit # Other Description Pending Sale City Antioch ☒ Include in Export (deselect if this is duplicated asset) State TN Number of Units Zip 37011 Country US Attach/Show Liens ☐ Does Not Apply Mortgage Balance 420,306.00 Present Market Value Mortgage Payment 3,362.00 Property Status PS Gross Rental Income Type of Property Single Family Taxes, Ins, Expenses Purchase Price 50,000.00 Percentage of Rental Date Acquired 01/01/2015 Participation % Pending Sale Date 05/07/2026 Net Income / Loss 0.00 Year Built 2000 Comments Additional Provider Data Service Provider Reference ID	Property Is	Address	Imp	Primary Residence	123 Rental Way, Antioch, TN 37011	Enc
Property Is	Address	Imp						
Primary Residence	123 Rental Way, Antioch, TN 37011	Enc						



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

VOM – Investment (Rental)

VOM		
Property Is	Address	Import Source
Primary Residence	123 Rental Way, Antioch, TN 37011	Encompass
☒ Print "See attached borrower's authorization" on signature line.		
From		
Title		☐ Print user's name ☐ Print user's job title
Phone		
Fax		
Property Information		
Foreign Address	☐	☐ Subject Property
Street Address	123 Rental Way	Property is used as Primary Residence
Unit Type		Property will be used as Investment
Unit #		Other Description
City	Antioch	☒ Include in Export (deselect if this is duplicated asset)
State	TN	Number of Units
Zip	37011	
Country	US	
Attach/Show Liens	☐ Does Not Apply	Mortgage Balance 420,306.00
Present Market Value		Mortgage Payment 3,362.00
Property Status R		Gross Rental Income 5,000.00
Type of Property Single Family		Taxes, Ins, Expenses 250.00
Purchase Price 50,000.00		Percentage of Rental 75.00
Date Acquired 01/01/2015		Participation %
Pending Sale Date //		Net Income / Loss 138.00
Year Built 2000		
Comments		
Additional Provider Data		
Service Provider		
Reference ID		



M/I FINANCIAL, LLC

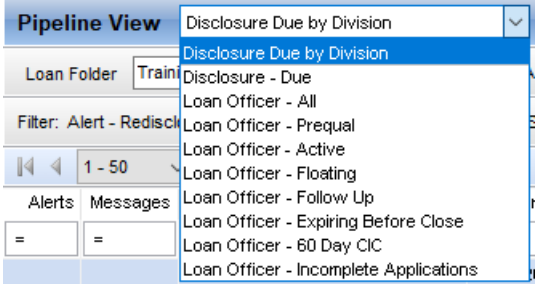
A Subsidiary of M/I Homes, Inc.

VOM –
Primary to
Second

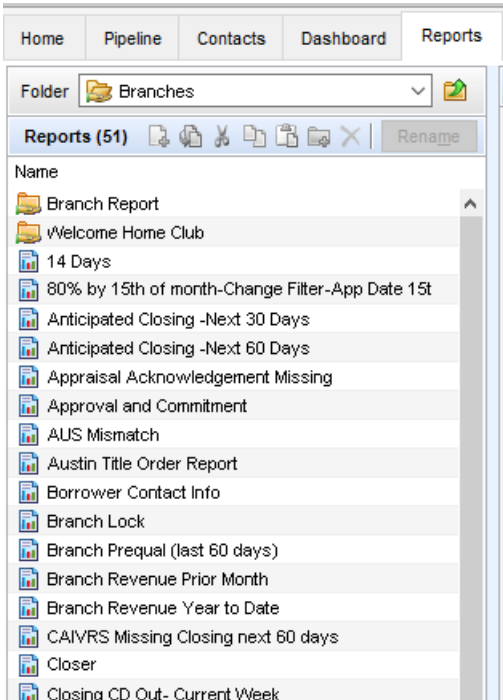
VOM	
Property Is	Address
Primary Residence	123 Rental Way, Antioch, TN 37011
☒ Print "See attached borrower's authorization" on signature line.	
From	
Title	
Phone	
Fax	
☐ Print user's name ☐ Print user's job title	
Property Information	
Foreign Address	☐
Street Address	123 Rental Way
Unit Type	
Unit #	
City	Antioch
State	TN
Zip	37011
Country	US
☐ Subject Property	
Property is used as	Primary Residence
Property will be used as	Second Home
Other Description	
☒ Include in Export (deselect if this is duplicated asset)	
Number of Units	
Attach/Show Liens ☐ Does Not Apply	
Present Market Value	
Mortgage Balance	420,306.00
Mortgage Payment	3,362.00
Property Status	H
Type of Property	Single Family
Purchase Price	50,000.00
Date Acquired	01/01/2015
Pending Sale Date	//
Year Built	2000
Gross Rental Income	
Taxes, Ins, Expenses	
Percentage of Rental	
Participation %	
Net Income / Loss	-3,362.00
Comments	
Additional Provider Data	
Service Provider	
Reference ID	

The Pipeline and Reports

Pipelines

1	Pipeline Views: To manage your pipeline, click on the Pipeline tab and then in the dropdown box next to the Pipeline View. Disclosure – Due Lists loans with outstanding Disclosures Due Loan Officer – All All Loans Loan Officer – Prequal Loans in the Started Milestone Loan Officer – Active Loans in Application, Submittal, Cond. Approval, Processing, Cond. Review, Clear to Close, Ready for Docs, Docs out Loan Officer – Floating Active Loans not locked Loan Officer – Follow up Loans requiring follow up. Details in message. Loan Officer – Expiring Before Close Locks Expiring before closing Loan Officer – 60 Day CIC Loans eligible for 60 Day CIC that are closing in next 60 to 90 days Loan Officer – Incomplete Applications Active Loans without UW Approval Date or NOIA date.	
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Reports

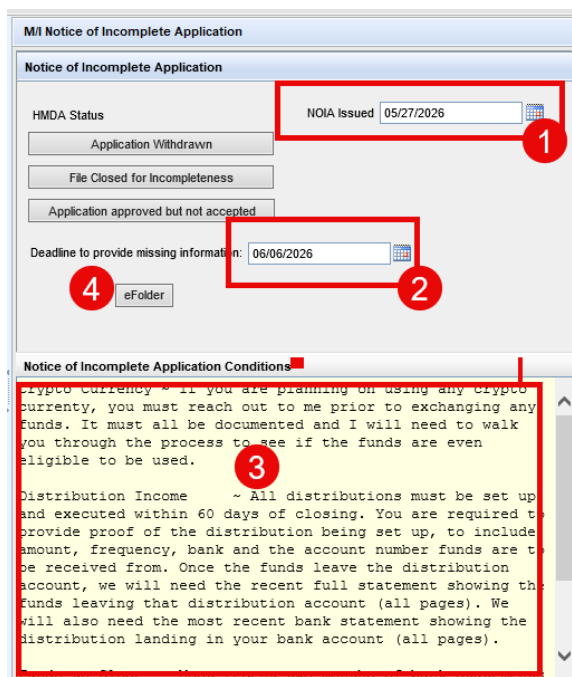
1	Reports – Branches: To view your reports, select reports tab. The following are common reports that Loan Officers reference: Anticipated Closing – Next 30 days Approval and Commitment Branch Lock Branch Prequal (Last 60 days) Disclosure Due Report Not Locked 30 days Pipeline Detail	
----------	--	---

Additional Responsibilities

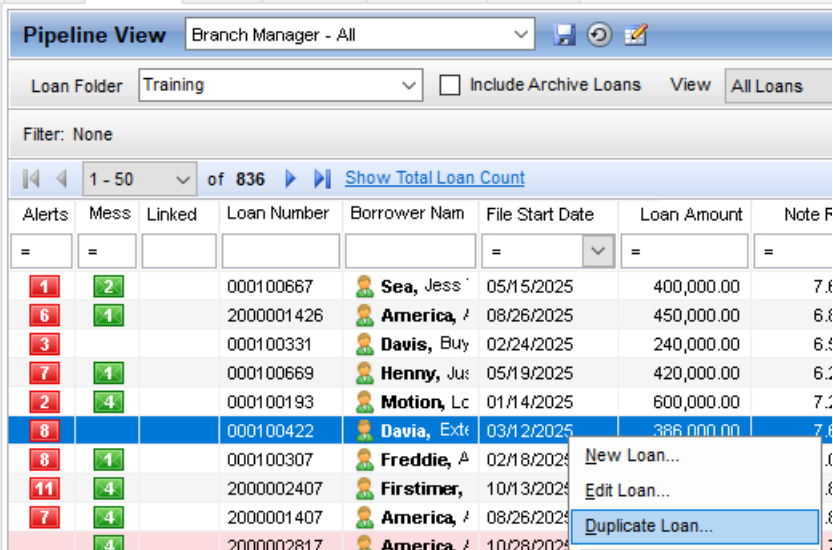
Notice of Incomplete Application (NOIA)

ECOA's Regulation B requires a lender to notify the applicant of action taken on an application within 30 days of receipt of a completed application. If the application is incomplete and does not contain enough information to make a credit decision the applicants must be notified. We have elected to notify the buyer by providing a written notice of incompleteness.

You are responsible to prepare and send the "Notice of Action Taken" to the borrower's that have not returned the signed disclosures or supporting documentation required to get his/her/their loan approved, and commitment letter issued within the required 30 days. Issue the NOIA giving the borrower another 30 days to supply documents. No further extensions are allowed.

1 To complete the NOIA, go to the M/I Notice of Incomplete Application screen Complete: NOIA Issued Deadline to provide information NOIA Conditions Then click eFolder> Request> Send	 Please complete the following boxes to generate the NOIA letter.
---	---

Duplicating Loans

1 To Duplicate loans, go to pipeline, select loan. Right click and select Duplicate Loan	
--	--

		Home Pipeline Contacts Dashboard Reports Folder Branches Reports (51) Name Branch Report Welcome Home Club 14 Days 80% by 15th of month-Change Filter-App Date 15t Anticipated Closing -Next 30 Days Anticipated Closing -Next 60 Days Appraisal Acknowledgement Missing Approval and Commitment AUS Mismatch Austin Title Order Report Borrower Contact Info Branch Lock Branch Prequal (last 60 days) Branch Revenue Prior Month Branch Revenue Year to Date CAIVRS Missing Closing next 60 days Closer Closing CD Out- Current Week
--	--	--

Buydowns

1	To add a Buydown go to the 1003 URLA – Lender and check box	1003 URLA - Lender ☐ Subordinate Lien Lien Position 1 Amortization Type ☒ Fixed Rate ☐ Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment (months) Subsequent Adjustment Period (months) Loan Features ☐ Balloon / Balloon Term ☐ Interest Only / Interest Only Term (months) ☐ Negative Amortization ☐ Prepayment Penalty / Prepayment Penalty Term ☒ Buydown
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Buydown Mortgage

Contributor 

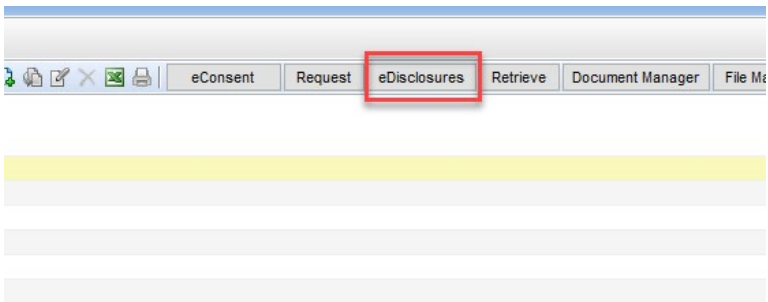
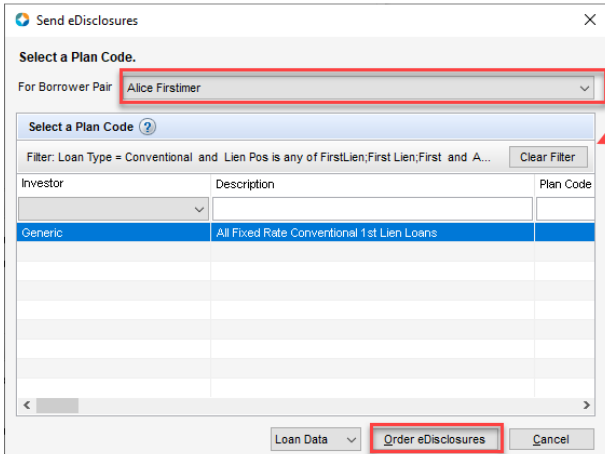
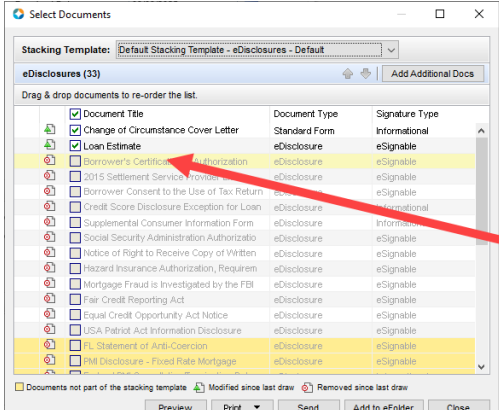
Buydown Type 

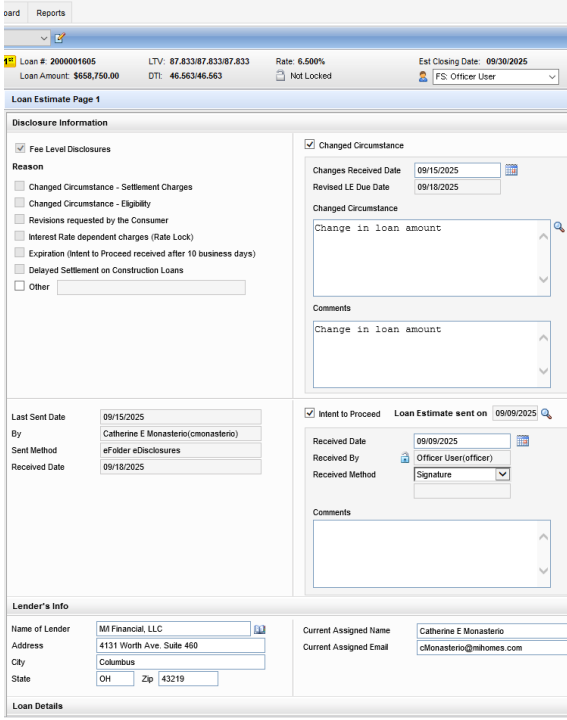
Rate	2.000	% Term	12	mths
Rate	1.000	% Term	12	mths
Rate		% Term		mths
Rate		% Term		mths
Rate		% Term		mths
Rate		% Term		mths

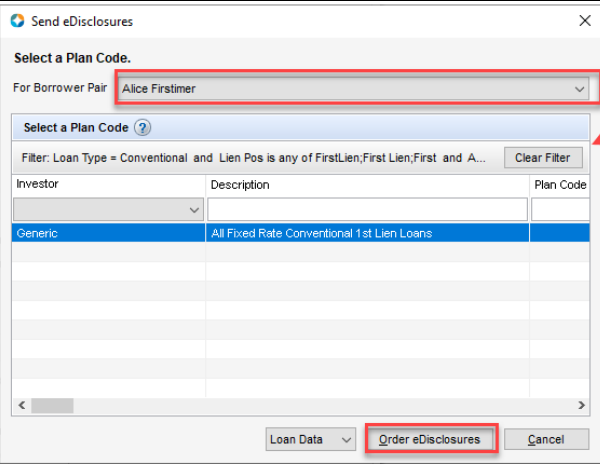
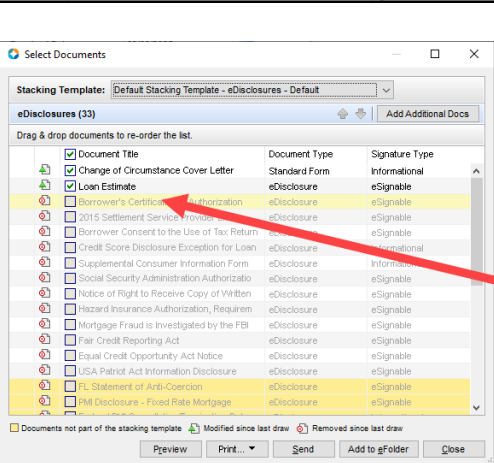
[illegible]

M/I Loan Pricing Summary			
Rate		Base Price	
Lock Date	//	Loan Level Price Adj	0.000000000
Lock # Days		Extension Fees	0.000000000
Lock Expiration	//	House Price	0.000000000
Temp Buydown	2-1	Branch Concessions	
Pricing Updated by		Corp Concessions	
Pricing Updated	(time in PST)	Closing Price	
		Branch Margin	0.000000000
		Corporate Margin	0.000000000
		Special Code	10DAY1
		Builder CMT #	COR25-03
			COR25-04
			COR25-05
		Division CMT Fee	COR25-06
			COR25-07
		Lock Approved By	COR25-08
			COR25-09
			COR25-10
			COR26-01
			COR26-02
			COR26-03
			COR26-04
			COR26-05
			EMPLOYEE
			HTS
			RGN SPL
			n/a

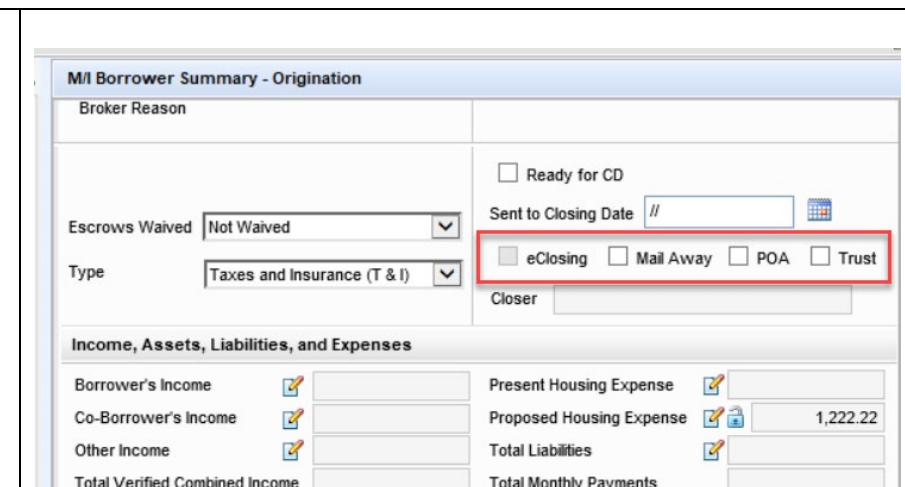
Drop-down borrowers: Sending Disclosures to B3, B5 & B7

1 Sending disclosures to B3, B5 & B7 in Encompass requires additional steps as the disclosures will not automatically send to ALL borrower pairs To start, follow your standard disclosure procedures. Once you've completed the disclosures for borrower pair 1 (B1 & B2), go back to the eFolder and select eDisclosures.	
2 Select the Borrower Pair from the dropdown on the Send eDisclosure page	 Select your first borrower pair (B1 B2) and click Order eDisclosures
1 Encompass will select the appropriate document package. Click Send.	 Encompass automatically selects the documents that need to be disclosed. In this example, we are issuing a CIC.

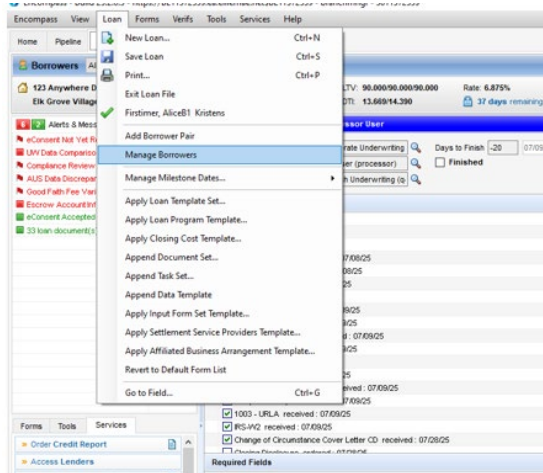
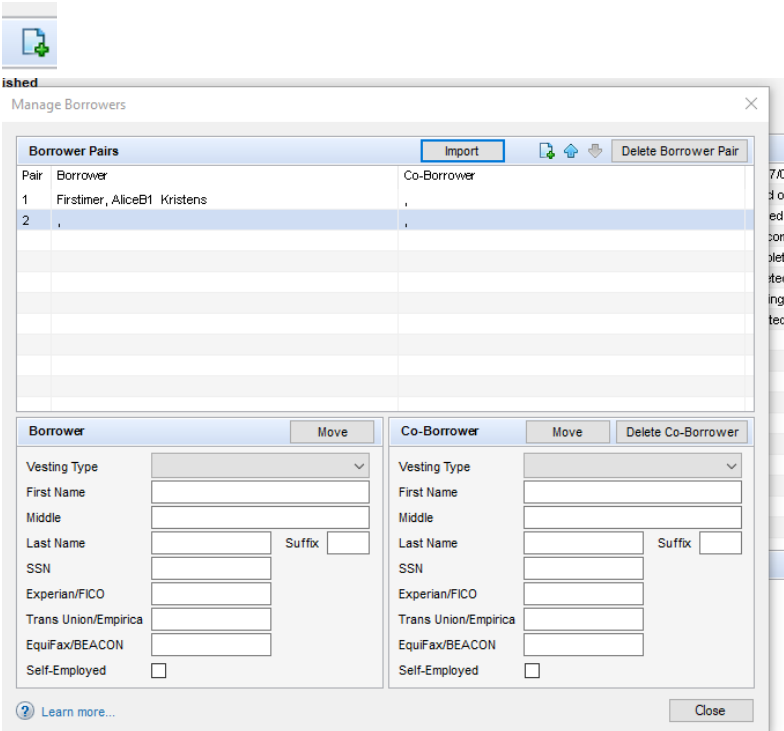
1	To send a CIC to B3, B5, or B7, you will need to re-select the reason for CIC. Multiple Borrower Pairs When there are multiple borrower pairs, Encompass is looking for Disclosure Tracking records for all borrower pairs. As the Reason and Changed Circumstance options clear upon disclosing of documents, these options need to be re-selected for each borrower pair for Encompass to accept the records to satisfy the Compliance Timeline.	 The screenshot displays the 'Loan Estimate Page 1' in the Encompass system. The top section shows loan details: Loan # 2000001605, LTV 87.833/87.833/87.833, Rate 6.500%, Est Closing Date 09/30/2025, Loan Amount \$658,750.00, DTI 46.563/46.563, and Not Locked. The 'Disclosure Information' section is active, showing 'Reason' and 'Changed Circumstance' options. The 'Reason' section includes checkboxes for 'Changed Circumstance - Settlement Charges', 'Changed Circumstance - Eligibility', 'Revisions requested by the Consumer', 'Interest Rate dependent charges (Rate Lock)', 'Expiration (Intent to Proceed received after 10 business days)', 'Delayed Settlement on Construction Loans', and 'Other'. The 'Changed Circumstance' section includes a date field for 'Changes Received Date' (09/15/2025), a date field for 'Revised LE Due Date' (09/18/2025), and a text area for 'Change in loan amount'. The 'Comments' section contains the text 'Change in loan amount'. The 'Lender's Info' section shows the lender as M/I Financial, LLC, with address 4131 Worth Ave, Suite 400, Columbus, OH 43219. The 'Current Assigned Name' is Catherine E Monasterio and the 'Current Assigned Email' is cmonasterio@mhomes.com.

1 Select the Borrower Pair from the dropdown on the Send eDisclosure page	 Select your first borrower pair (B1 B2) and click Order eDisclosures
1 Encompass will select the appropriate document package. Click Send.	 Encompass automatically selects the documents that need to be disclosed. In this example, we are issuing a CIC.

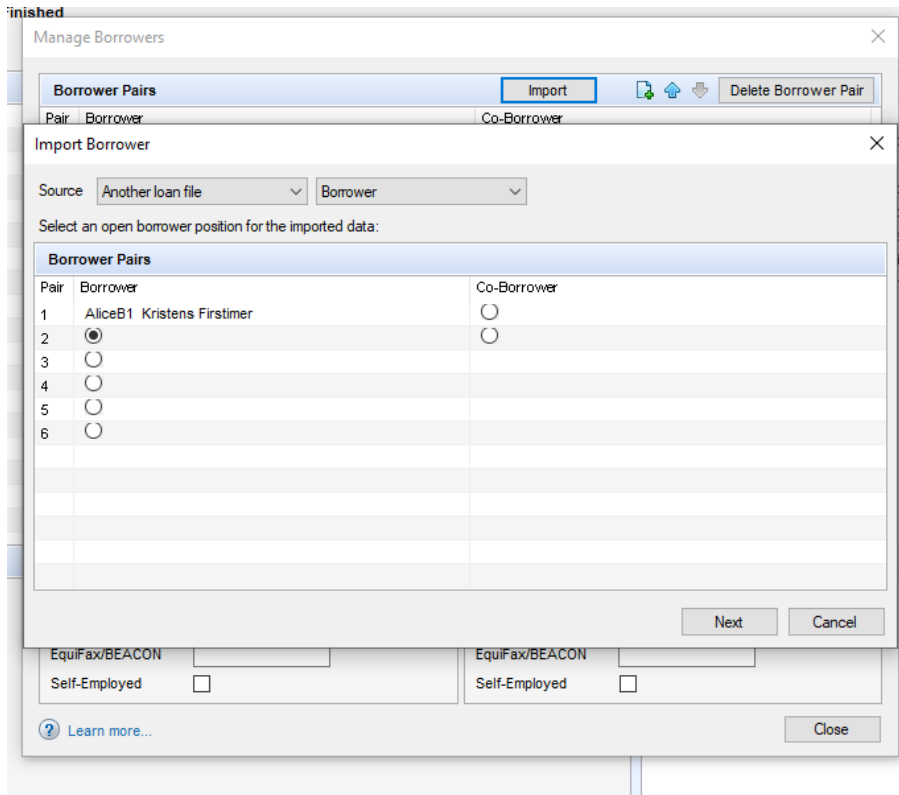
POA/Trust

1 To indicate a loan will be a Mail away, POA or Trust, check the box on the M/I Borrower Summary – Origination screen. Include this information in your Conversation Log	
--	--

Merging Applications

1	To merge multiple applications, start by opening the primary loan that will be B1. Go to Loan, Manage Borrowers.	
1	Select the add button to create the 2nd borrower pair, then select Import.	

- 1 The Import Borrower box will open, and from Source, you will choose: Another Loan File and Borrower. Select Borrower, Pair 2, and click **Next**



Import Borrower

Source: Another loan file Borrower: Borrower

Select an open borrower position for the imported data:

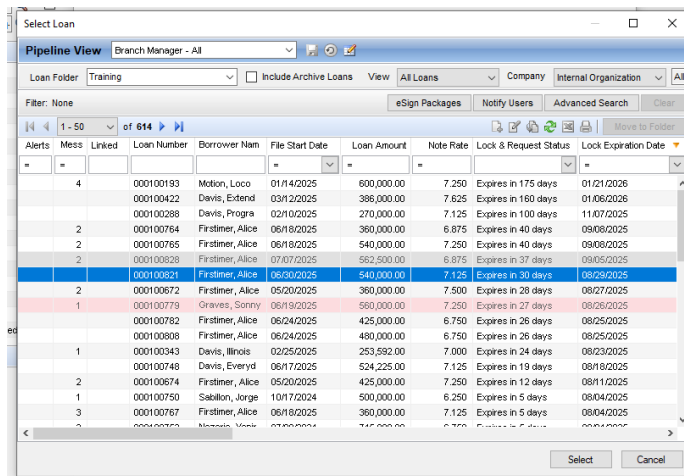
Pair	Borrower	Co-Borrower
1	AliceB1 Kristens Firstimer	☐
2	☒	☐
3	☐	
4	☐	
5	☐	
6	☐	

Next Cancel

EquiFax/BEACON Self-Employed ☐ EquiFax/BEACON Self-Employed ☐

[Learn more...](#) Close

- 1 On the pipeline screen, Highlight the loan you want to flip/merge, and press Select.



Select Loan

Pipeline View Branch Manager - All

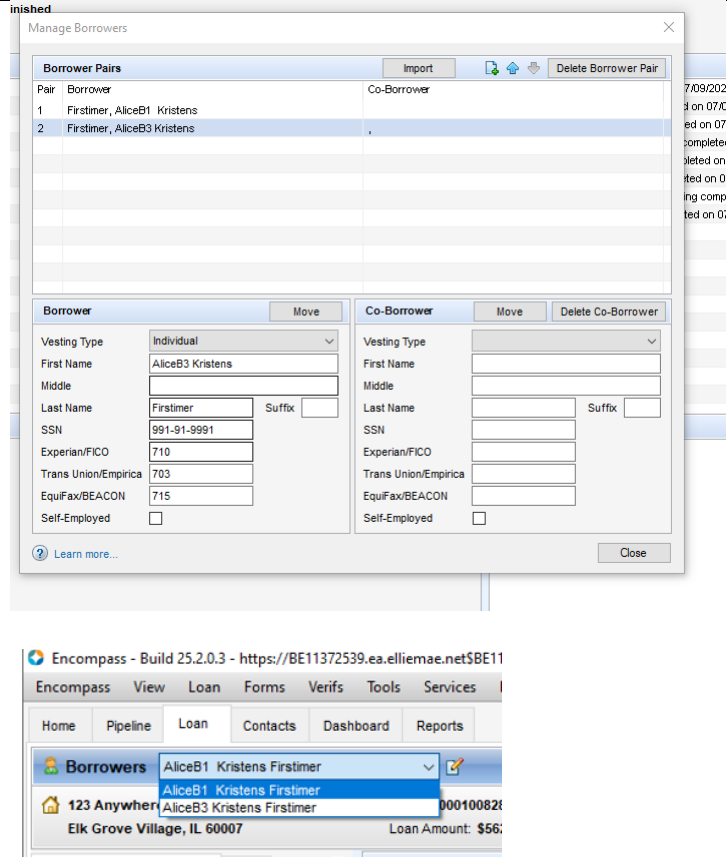
Loan Folder: Training ☐ Include Archive Loans View: All Loans Company: Internal Organization All

Filter: None of 614

Alerts	Mess	Linked	Loan Number	Borrower Name	File Start Date	Loan Amount	Note Rate	Lock & Request Status	Lock Expiration Date
4			000100193	Motion, Loco	01/14/2025	600,000.00	7.250	Expires in 175 days	01/21/2026
			000100422	Davis, Extend	03/12/2025	396,000.00	7.625	Expires in 160 days	01/06/2026
			000100288	Davis, Progre	02/10/2025	270,000.00	7.125	Expires in 100 days	11/07/2025
2			000100764	Firstimer, Alice	06/18/2025	360,000.00	6.875	Expires in 40 days	09/08/2025
2			000100765	Firstimer, Alice	06/18/2025	540,000.00	7.250	Expires in 40 days	09/08/2025
2			000100828	Firstimer, Alice	07/07/2025	562,500.00	6.875	Expires in 37 days	09/05/2025
			000100821	Firstimer, Alice	06/30/2025	540,000.00	7.125	Expires in 30 days	08/29/2025
2			000100672	Firstimer, Alice	05/20/2025	360,000.00	7.500	Expires in 28 days	08/27/2025
1			000100779	Graves, Sonny	06/19/2025	560,000.00	7.250	Expires in 27 days	08/26/2025
			000100782	Firstimer, Alice	06/24/2025	425,000.00	6.750	Expires in 26 days	09/25/2025
			000100808	Firstimer, Alice	06/24/2025	480,000.00	6.750	Expires in 26 days	09/25/2025
			000100343	Davis, Illinois	02/25/2025	253,592.00	7.000	Expires in 24 days	09/23/2025
			000100748	Davis, Everyd	06/17/2025	524,225.00	7.125	Expires in 19 days	08/16/2025
2			000100674	Firstimer, Alice	05/20/2025	425,000.00	7.250	Expires in 12 days	08/11/2025
1			000100750	Sabillon, Jorge	10/17/2024	500,000.00	6.250	Expires in 5 days	09/04/2025
3			000100767	Firstimer, Alice	06/18/2025	360,000.00	7.125	Expires in 5 days	09/04/2025

Select Cancel

Once you have highlighted your loan and pressed select, Encompass will merge that borrower into your current loan, upon pressing close.



The screenshot displays the 'Manage Borrowers' window in the Encompass system. The window has a 'Borrower Pairs' table at the top with two entries:

Pair	Borrower	Co-Borrower
1	Firsttimer, AliceB1 Kristens	
2	Firsttimer, AliceB3 Kristens	

Below the table are two detailed forms for a 'Borrower' and a 'Co-Borrower'. The 'Borrower' form is populated with the following information:

- Vesting Type: Individual
- First Name: AliceB3 Kristens
- Middle: (empty)
- Last Name: Firsttimer
- SSN: 991-91-9991
- Experian/FICO: 710
- Trans Union/Experica: 703
- Equifax/BEACON: 715
- Self-Employed: ☐

The 'Co-Borrower' form is currently empty. The main application window in the background shows the 'Borrowers' dropdown menu with the following options:

- AliceB1 Kristens Firsttimer
- AliceB3 Kristens Firsttimer
- AliceB3 Kristens Firsttimer

The address bar shows '123 Anywhere, Elk Grove Village, IL 60007' and the loan amount is '\$56,000'.

Early Loan Payoff & Recast Loan

If the *early* payoff of the mortgage loan is anticipated (less than 6 months after origination), the loan officer must email Secondary Marketing to ensure the loan is properly notated prior to closing.

In addition, M/I Financial will not guarantee loans can be recast, however, the loan officer should email secondary marketing if the borrower indicates they wish to recast so the file can be properly notated. It is imperative that **no** guarantees are made to the borrower.



Communication

Always make yourself available to work with the loan specialist handling your loan files in the event they need assistance obtaining information from the borrower(s) or working the loan.

Make sure all your communication with the borrower is documented in the loan file for everyone who may be working on the loan.

Keep your NHC informed. Give them periodic updates on the loan progress. Remember, the borrower(s) are your customer currently, the NHC is always your customer!

Touch Points

Use Conversation Log to set a reminder to contact every buyer once every 30 days to check with them to see how the build process on their home is going, if they have any questions that you can answer for them.

- Remind them to get in touch with you to lock in their interest rate and if any changes occur in their financial situation.
- Explain the importance of keeping their financial situation the same, i.e., no new credit, no new late payments.
- Remind them to contact you if they must make changes to their financial situation.
- Remind to shop insurance options early and have the final decision made and ready to purchase 30 days prior to closing to make closing a smooth process.



Loan Officer Assistant (LOA)

Duties and Responsibilities

A loan office assistant's principal duty is to work closely with the Loan Officer team to facilitate the timely origination and closing of the M/I Home while maintaining the high degree of customer service our borrowers expect and deserve.

The loan officer assistant is expected to be licensed within 90 days of hire and must have well rounded origination knowledge to help support the loan officer team. The loan officer assistants will be required to assist with prequalification's and applications as branch volume and staffing requires. The goal is to view your job as a loan officer in waiting, so you can step into the loan officer role at any moment. The LOA responsibilities will be inclusive of, *but not limited to*, the following:

- Review loan applications for completeness and accuracy
- Review of loan documentation: review, request and organize the eFolder to ensure a complete initial submission
- Initial submission to Underwriting
- Assist with Change of Circumstances
- Review loans to ensure we have received all disclosure signature(s) from borrowers
- Flip/Merge and assist in restructuring of loans, as required
- Prequalification's (as needed, at the discretion of your manager)
- Loan Applications (as needed, at the discretion of your manager)
- Lock loans (as needed, at the discretion of your manager)
- Assist the loan officers in achieving corporate goals for capture and customer service.



Underwriting Pre-Submission Checklists

Always make sure that your documents are in file and correctly labeled in the EFolder prior to submission.

AUS Submission Checklist:

Please make sure the following items are in file and correctly labeled in eFolder prior to submission:

General

- Completed and Executed URLA (per program)
 - Two-year residence history?
 - Two-year employment history?
- Credit Report (All borrowers and NPS as applicable)
 - Any frozen credit?
 - (FHA) Are there disputed, derogatory, non-medical tradelines (including charge-offs) with a cumulative owing balance of \$1,000 or more?
 - Student loans calculated per program guidelines?
- AUS run showing Approve/Eligible (DU) or 'Accept/Eligible' (LPA)
 - NOTE: on Government loans (FHA/VA) LPA will show 'Accept/NA'.
- Optional, but Recommended: Day One Certainty Docs
 - The Work Number
 - AccountChek
 - True Work

AUS Plus Submission Checklist:

General

- Completed and Executed URLA (per program)
 - Two-year residence history?
 - Two-year employment history?
- Credit Report (All borrowers and NPS as applicable)
 - Any frozen credit?
 - (FHA) Are there disputed, derogatory, non-medical tradelines (including charge-offs) with a cumulative owing balance of \$1,000 or more?
 - Student loans calculated per program guidelines?
- AUS run showing Approve/Eligible (DU) or 'Accept/Eligible' (LPA)
 - NOTE: on Government loans (FHA/VA) LPA will show 'Accept/NA'.



AUS Plus Submission Checklist (Con't):

Legal/Program Documents

- COE for purchase transaction (VA)
 - Is borrower funding fee exempt?
 - Does entitlement need restored?
- Power of Attorney (POA) form and Letter of Explanation (LOX) from Grantor regarding reason POA is needed.
 - Freddie Mac will not allow a borrower to use a POA solely for convenience.
- Trust Documents:
 - Full Trust or Certificate of Trust; and
 - Attorney Opinion Letter
- Residency Docs
 - Current valid photo Visa and/or Employment Authorization Document (EAD card), and I-94 (printout or stamp) valid for at least 12 months after closing date.
 - If photo visa is unavailable, provide most recent I-797A, I-94 and a valid photo passport.
 - If residency documents will expire in less than 12 months, provide evidence that it is reasonable to believe the status will be extended (Examples: I797C, Employer provided and filed copy of form I-129, Letter from Employer stating intent to sponsor renewal if loan will close outside of renewal filing window, etc.)

Credit

- Letters of Explanation (LOX)
 - Clearly addressing the credit issue at hand (exception on lates, prior BK/FC, erroneous credit information on Credit Report, etc.)
- Bankruptcy and Foreclosure
 - Bankruptcy Documents (Discharge, BK filing, modifications to BK)
 - Foreclosure Documents (Sherriff's Deed, other transfer documents)
 - Is there a LOX?
- Omission of Debt
 - Explanation in notes or in LOX/Memo to file regarding reason for omission of debt.
 - Supporting documents for omission (12-month bank statement from business of co-signer, business tax returns, source of payoff funds, etc.)
 - (FHA) Is the person paying the debt also on the note for the omitted debt?



AUS Plus Submission Checklist (Con't):

Credit

- Letters of Explanation (LOX)
 - Clearly addressing the credit issue at hand (exception on lates, prior BK/FC, erroneous credit information on Credit Report, etc.)
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 - (FHA) Is the person paying the debt also on the note for the omitted debt?

Income

- All income documents as specified by AUS.
 - Did you refer to the Underwriting Manual or Selling Guide if required documents were unclear?
- Commission, Overtime, Bonus, RSU or other non-standard income: Provide a Written Verification of Employment (WVOE) breaking out income types.
 - If unavailable, provide year end paystubs for prior two years breaking out the specified income type.
 - RSU income will require vesting schedule, evidence of receipt/deposit, information on vesting type (time based vs. performance based).



- Self-Employment, rental, interest, dividend, trust, capital Gains or other Tax Return derived income.
 - Provide full Tax Returns with all required Schedules as determined by AUS.
- Income Analyzer.
 - Complete the Business Associations and Data Mapper Section of Income Analyzer prior to submission.
- Rental:
 - Existing – Tax returns per loan program.
 - Conventional – 1 year
 - FHA/VA – 2 years
 - New – Departure Residence
 - Executed lease
 - New – Acquired since most recent tax filing
 - Executed lease
 - Deed showing date of acquisition

Assets

- Explanation for Assets issue at hand (Comments or Memo to file)
- LOX from borrower if applicable
- Statements should allow owner, institution and account type/number to be easily identifiable.

Manual UW Submission Checklist:



General

- Completed and Executed URLA (per program)
 - Two-year residence history?
 - Two-year employment history?
- Credit Report (All borrowers and NPS as applicable)
 - Any frozen credit?
 - (FHA) Are there disputed, derogatory, non-medical tradelines (including charge-offs) with a cumulative owing balance of \$1,000 or more?
 - Student loans calculated per program guidelines?
- AUS run showing Approve/Eligible (DU) or 'Accept/Eligible' (LPA)
 - NOTE: on Government loans (FHA/VA) LPA will show 'Accept/NA'.

Manual UW Submission Checklist (Con't):

Legal/Program Documents

- COE for purchase transaction (VA)
 - Is borrower funding fee exempt?
 - Does entitlement need restored?
- Power of Attorney (POA) form and Letter of Explanation (LOX) from Grantor regarding reason POA is needed.
 - Freddie Mac will not allow a borrower to use a POA solely for convenience.
- Trust Documents:
 - Full Trust or Certificate of Trust; and
 - Attorney Opinion Letter
- Residency Docs
 - Current valid photo Visa and/or Employment Authorization Document (EAD card), and I-94 (printout or stamp) valid for at least 12 months after closing date.



- If photo visa is unavailable, provide most recent I-797A, I-94 and a valid photo passport.
- If residency documents will expire in less than 12 months, provide evidence that it is reasonable to believe the status will be extended (Examples: I797C, Employer provided and filed copy of form I-129, Letter from Employer stating intent to sponsor renewal if loan will close outside of renewal filing window, etc.)

Credit

- Letters of Explanation (LOX)
 - Clearly addressing the credit issue at hand (exception on lates, prior BK/FC, erroneous credit information on Credit Report, etc.)
- Bankruptcy and Foreclosure
 - Bankruptcy Documents (Discharge, BK filing, modifications to BK)
 - Foreclosure Documents (Sherriff's Deed, other transfer documents)
 - Is there a LOX?
- Omission of Debt
 - Explanation in notes or in LOX/Memo to file regarding reason for omission of debt.
 - Supporting documents for omission (12-month bank statement from business of co-signer, business tax returns, source of payoff funds, etc.)
 - (FHA) Is the person paying the debt also on the note for the omitted debt?

Manual UW Submission Checklist (Con't):

Income

- All income documents as specified by AUS.
 - Did you refer to the Underwriting Manual or Selling Guide if required documents were unclear?
- Commission, Overtime, Bonus, RSU or other non-standard income: Provide a Written Verification of Employment (WVOE) breaking out income types.
 - If unavailable, provide year end paystubs for prior two years breaking out the specified income type.
 - RSU income will require vesting schedule, evidence of receipt/deposit, information on vesting type (time based vs. performance based).



- Self-Employment, rental, interest, dividend, trust, capital Gains or other Tax Return derived income.
 - Provide full Tax Returns with all required Schedules as determined by AUS.
- Income Analyzer.
 - Complete the Business Associations and Data Mapper Section of Income Analyzer prior to submission.
- Rental:
 - Existing – Tax returns per loan program.
 - Conventional – 1 year
 - FHA/VA – 2 years
 - New – Departure Residence
 - Executed lease
 - New – Acquired since most recent tax filing
 - Executed lease
 - Deed showing date of acquisition

Assets

- Explanation for Assets issue at hand (Comments or Memo to file)
- LOX from borrower if applicable
- Statements should allow owner, institution and account type/number to be easily identifiable.

10-Day Finance Contingency Checklist:

General

- Completed and Executed URLA (per program)
 - Two-year residence history?
 - Two-year employment history?
- Credit Report (All borrowers and NPS as applicable)
 - Any frozen credit?
 - (FHA) Are there disputed, derogatory, non-medical tradelines (including charge-offs) with a cumulative owing balance of \$1,000 or more?
 - Student loans calculated per program guidelines?
- AUS run showing Approve/Eligible (DU) or 'Accept/Eligible' (LPA)
 - NOTE: on Government loans (FHA/VA) LPA will show 'Accept/NA'.

Legal/Program Documents

- COE for purchase transaction (VA)
 - Is borrower funding fee exempt?
 - Does entitlement need restored?
 - Power of Attorney (POA) form and Letter of Explanation (LOX) from Grantor regarding reason POA is needed.
 - Freddie Mac will not allow a borrower to use a POA solely for convenience.
 - Trust Documents:
 - Full Trust or Certificate of Trust; and
 - Attorney Opinion Letter
 - Residency Docs
 - Current valid photo Visa and/or Employment Authorization Document (EAD card), and I-94 (printout or stamp) valid for at least 12 months after closing date.
-
- If photo visa is unavailable, provide most recent I-797A , I-94 and a valid photo passport.
 - If residency documents will expire in less than 12 months, provide evidence that it is reasonable to believe the status will be extended (Examples: I797C, Employer provided and filed copy of form I-129, Letter from Employer stating intent to sponsor renewal if loan will close outside of renewal filing window, etc.)



10-Day Finance Contingency Checklist (Con't):

Income

- All income documents as specified by AUS.
 - Did you refer to the Underwriting Manual or Selling Guide if required documents were unclear?
- Commission, Overtime, Bonus, RSU or other non-standard income: Provide a Written Verification of Employment (WVOE) breaking out income types.
 - If unavailable, provide year end paystubs for prior two years breaking out the specified income type.
 - RSU income will require vesting schedule, evidence of receipt/deposit, information on vesting type (time based vs. performance based).
- Self-Employment, rental, interest, dividend, trust, capital Gains or other Tax Return derived income.
 - Provide full Tax Returns with all required Schedules as determined by AUS.
- Income Analyzer.
 - Complete the Business Associations and Data Mapper Section of Income Analyzer prior to submission.
- Rental:
 - Existing – Tax returns per loan program.
 - Conventional – 1 year
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 - Executed lease
 - Deed showing date of acquisition