

Non-Delegated CORRESPONDENT SUBMISSION FORM									
COMPANY INFORMATION									
Submission Date:			Estimated Closing Date:			Account Executive:			
Correspondent Name:					Processor E-mail Address:				
Processor Name:			Phone:			Fax:			
BORROWER & PROPERTY INFORMATION									
Borrower Name:					Co-Borrower Name:				
E-mail Address:					E-mail Address:				
Property Address:									
LOAN INFORMATION									
Application Date:			DO Casefile ID:			Fico Score:		Appraisal AMC Name:	
Program Code:				Interest Rate:				Interest Only: YES NO	
Loan Amount:				Sales Price:				LTV:	
Loan Term:				Appr. Value:				CLTV:	
Occupancy:		O/O 2 ND N/O/O		Property Type:		SFR CONDO PUD		2-4 Units	
Purpose:		PUR R/T REFI C/O REFI		Impounds?		YES (both) Yes (tax only) NO			
INCOME	EXPRESS DOC PROGRAM (Optional Program Applies to Conventional Loans Only Approved through Fannie Mae's Desktop Underwriter)							DISCLOSURES (LOCK LE, CLOSING DISCLOSURE)	
	Yes	Paperless Option: No Paystubs or W-2's required for Wage Earner Borrower(s), MCF will validate the borrower(s) income directly with the Worknumber. More Info below..					Correspondent Issued:		
	No						MCF Issued LE:		
SUBMISSION CHECKLIST									
	Completed Submission Form								
	Signed/Dated by the Loan Officer 1003 Application								
	Tri-Merge Credit Report within 60 days of submission								
	Desktop Originator (DO) Findings + Transfer (if DO is not in the file, MCF will pull credit)								
	Income/Assets Documentation (Bank Statements & Paystubs)								
	Purchase Contract (If Applicable)								
	Intent to Proceed (Applicable only if Broker issued LE)								
	Accurate Loan Estimate Signed								
	Settlement Service Providers List								
	Homeownership Counseling Disclosure								
	Borrower Credit Authorization								
	Electronic Document Delivery Authorization								
	Escrow Instructions/Prelim								
	4506-T Signed & Date								
	Fair Lending Notice (CA only)								
	Equal Credit Opportunity Act (ECOA)								
	ARM Disclosure (if applicable)								
	Texas Title Commitment (Texas Properties Only)								
Loss Payee HOI & CPL: Lender's Name / ISAOA & Address					Submission Department Contact Info: submit@mcfunding.com				

- Express Doc Program** *(Applies to Conventional Loans Only Approved through Fannie Mae's Desktop Underwriter "Day 1 Certainty")*
- Income Validation** - Wage Earner- No Paystubs and W-2's Required;MCF will order the Worknumber Employment Verification Directly with the vendor.
 - No Tax Returns Required** - No tax returns will be required for the following scenarios if the calculated income from the 1040 transcripts is sufficient for an Approve/Eligible
 - Commission ≥ 25% of borrower’s total income. Must also obtain The Work Number Employment Verification for validation purposes.
 - Retirement (annuities and pension)
 - Social Security (retirement, disability, supplemental, survivor benefits)
 - Self-employment (IRS Form 1040, Schedules C or C-EZ for sole proprietorships only)

The Loan Estimate MUST BE ACCURATE and include ALL FEES for the transaction, regardless of who is paying the fees. The fees may not be changed unless the loan qualifies for a “Changed Circumstance” and re-disclosure is given within 3 days of discovery.
All of the above information must be received at submission to be considered a complete package. Incomplete packages will not be considered a complete loan submission and will not be advanced to underwriting. Originators are responsible for providing the Initial Loan Estimate to the borrower within 3 business days of receiving the application. Mega Capital Funding, Inc will review the Loan Estimate to validate the information is accurate and complete. If the Loan Estimate does not meet RESPA requirements for any reason, the submission can be canceled.