

LOAN ESTIMATE REQUEST FORM

DATE: _____ LOAN #: _____

BORROWER: _____

**** Do not use this form if disclosures were issued to borrowers through the portal.**

_____ I have updated the interview date on 1003 to match registration date within Broker Portal
Initial here

_____ I have updated the closing cost screen in Broker Portal
Initial here

_____ I have completed the Anti-steering information within the Broker Portal in the Disclosure Tab
Initial here

_____ I have completed the Service Provider List within the Broker Portal in the Disclosure Tab
Initial here

_____ I will follow up with the Borrower(s) to have initial disclosure package eSigned
Initial here

LOAN ESTIMATE - PROCESS

1. MCFI will prepare and deliver the LE to the consumer(s) using E-delivery method within 3 days of the date on the Complete TRID Application Date. If no borrower's email was provided and/or if borrower doesn't open MCFI's e-delivery package on day 4 after issued, MCFI will print & mail the package to borrower(s).
2. MCFI will send a copy of the LE & disclosure package to the Broker.
3. No Appraisal may be ordered or any other fee besides a credit report fee may be charged until MCFI received the intent to proceed eSigned or wet signed by borrower(s).
4. If the intent to proceed hasn't been signed by borrower by the 11th business of after issuing the LE, a COC & revised LE will be required.

Note:

The file will be placed into the Document Check Failed Status until the borrower eSigns the complete disclosure package. Once the Initial Disclosure package is eSigned, the file will be moved to underwriting.

For detailed instructions on the Mega Capital Registration and Disclosure Process [Click Here](#)