

Scenario Request Form

Email this completed form to scenarioexception@mcfunding.com, AND upload this form and Scenario Desk response with your loan submission to Mega Capital Funding!

Client Company:		Requestor Email:	
Requestor Name:		Requestor Phone:	
Account Executive:		Borrower Name:	
Loan Program:		Property Address:	
Loan Purpose:		Property Type:	
Loan Amount:		Appraised Value:	
Loan Occupancy:		Purchase Price:	
Doc Type:		Months of Reserves:	
LTV:	CLTV:	DTI:	DSCR:
FICO – Borrower #1:		FICO – Borrower #2:	

Check one or more options below for help with Guidelines, Bank Statement Income, Asset Utilization Income, or Complicated Tax Returns
-OR- [Jump to Page 2 for Exception Requests](#)

General Guideline Question(s)

Please state the question for which you would like assistance:

Non-Agency Self-Employed Bank Statement Calculation

Please send **Bank Statements**, a **business narrative** from the borrower (description of business, outlook for the business future, information about the products/services, outline of how the business and management team is organized, and number of full-time employees and/or contractors), a completed **MCFI income calculator** (found [HERE](#)), and **this form** to scenarioexception@mcfunding.com. MCFI will use an expense factor based on the business narrative provided by the borrower. The expense factor may be adjusted when the case file is submitted for production underwriting if the loan documentation indicates a different expense factor would be more appropriate.

Non-Agency Asset Utilization Calculation **COMING SOON!!!**

Please send **financial account statements** to be used for income, a completed **MCFI income calculator** (found [HERE](#)), and **this form** to scenarioexception@mcfunding.com.



Exception Request

Loan Program:		Property Address:	
Loan Purpose:		Property Type:	
Loan Amount:		Appraised Value:	
Loan Occupancy:		Purchase Price:	
Doc Type:		Months of Reserves:	
LTV:	CLTV:	DTI:	DSCR:
FICO – Borrower #1:		FICO – Borrower #2:	
Employment Type – Borrower #1:		Employment Type – Borrower #1:	
Total Monthly Income:		# Properties Owned:	
Current PITIA:	Proposed PITIA:	Total Closing Costs:	

Exception Request (please list if more than one):

Compensating Factors (please check all that apply):

<input type="checkbox"/>	Reserves	# Months:	<input type="checkbox"/>	Years in Same Job	# Years:
<input type="checkbox"/>	FICO:		<input type="checkbox"/>	Years Clean Rental History	# Years:
<input type="checkbox"/>	LTV:		<input type="checkbox"/>	Years in Current Home	# Years:
<input type="checkbox"/>	DTI:		<input type="checkbox"/>	Residual Income:	

Additional Notes or Other Compensating Factors:

Outcome of Exception Request:

Exception Approved
Rate Adjustment for Exception:

Exception Denied

This is not a commitment to make or purchase any loan. Mega Capital Funding will review exceptions on a case-by-case basis when a case profile does not fall within the parameters of our published guidelines. Cases with exception requests should exhibit strong compensating factors. Mega Capital Funding's decision to allow or deny any exception is based on the information provided at the time of the request; any material change(s) that manifest during the processing and underwriting of the case may result in disqualification of the granted exception as originally submitted; therefore, exception decisions do not bind Mega Capital Funding to extend credit to the borrower or to purchase the loan.

Reviewed By:

Date:

Tracking #: