



MEGA CAPITAL FUNDING

MISMO 3.4 APPLICATION PAGES DETAILS





PROCEED TO THE BROKER PORTAL

1. To start a new loan, click on the **“CREATE NEW LOAN”** link.
2. A new drop-down menu will open. You will want to click on the **“IMPORT LOAN FILE”** as you will be using an existing MISMO 3.4 file to create your new loan.
3. If you choose the **“Create”** link, you will manually be inputting the loan application. Best to avoid this.

The screenshot shows the MISMO 3.4 Broker Portal interface. At the top, a dark blue header contains the text "Welcome,". Below this is a navigation sidebar on the left with a "Portal:" dropdown menu set to "Broker". The sidebar lists several menu items: "Dashboard", "Broker Pipelines", "Wholesale Ratesheets", "QuickPricer", "Create New Loan", and "Service Credentials". The "Create New Loan" menu is expanded, showing options: "Import Loan File", "Create Purchase Loan", "Create Refinance Loan", "Create HELOC 1st Lien", and "Create HELOC 2nd Lien (Standalone)". The "Import Loan File" option is highlighted with a red rounded rectangle. The main content area is titled "Import Loan File" and includes a legend: "* Indicates required fields". There are three radio button options: "Import Fannie Mae file", "Import Calyx Point file", and "Import MISMO 3.4" (which is selected). Below these is a "CHOOSE FILE" button and the text "No file chosen *". A checkbox is present with the text "I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *". Below the checkbox is an "IMPORT" button. At the bottom of the main content area, there are two more radio button options: "Retrieve existing loan from DO/DU" and "Retrieve existing loan from LPA".



PROCEED TO THE BROKER PORTAL

1. Click **"CHOOSE FILE"** to search for the MISMO 3.4 file on your computer.
2. This will open a new window. Please navigate to the folder where the MISMO 3.4 file is located, click on the file, and then click **"OPEN"**.
3. Click the **"I understand..."** checkbox and then click **"IMPORT"**.

The screenshot shows the MISMO 3.4 Broker Portal interface on the left and a Windows File Explorer window on the right. The portal's left sidebar contains a navigation menu with items like 'Dashboard', 'Broker Pipelines', 'Wholesale Ratesheets', 'QuickPricer', 'Create New Loan', 'Import Loan File', 'Create Purchase Loan', 'Create Refinance Loan', 'Create HELOC 1st Lien', 'Create HELOC 2nd Lien (Standalone)', 'Service Credentials', and 'My Profile'. The 'Import Loan File' section is active, showing three radio button options: 'Import Fannie Mae file', 'Import Calyx Point file', and 'Import MISMO 3.4' (which is selected). Below these options are three steps: 1. A 'CHOOSE FILE' button with the text 'No file chosen *' next to it. 2. A checked checkbox with the text 'I understand that applicants' Social Security Numbers'. 3. An 'IMPORT' button. The File Explorer window is titled 'Open' and shows the path 'HDD (E:) > Work > Modules'. The search bar contains 'Search Modules' and the results area displays 'No items match your search.' The 'File name' field is empty, and the file type is set to 'XML Document'. The 'Open' button is highlighted with a red arrow labeled '2.'.



PROCEED TO THE BROKER PORTAL

In some cases when importing a MISMO 3.4 file from Calyx point to the Broker portal, you may encounter an error. The error will read "Could not import the given file as MISMO 3.4. It may not be valid MISMO content."

When this happens, please follow the below steps:

1. Go to the "Loan Originator Information" screen inside Calyx Point.
2. Then delete the "email" and "phone number" information from both fields.
3. Then export the MISMO 3.4 file from Calyx Point and import to the Broker Portal.

(Note: Your email and phone number should still come over to the Broker Portal, please double check after import.)

Verifs Track Banker Lenders Services Interfaces Bot/Co-Bor

Loan Application - Section 9

Loan Originator Information

Originator Jane doe

NMLS# 123456

License # 789100

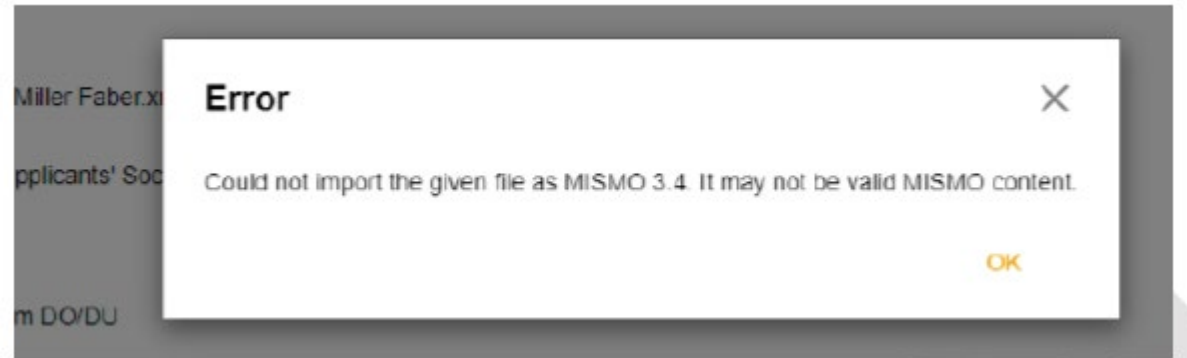
E-Mail

Phone

Interview Date 03/02/2021

Application Signature Date

Borrower 03/02/2021 Co-Borrower





APPLICATION INFORMATION - BORROWERS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - Personal Information
 - Employment
 - Income Editor



Borrowers ^ Assets Liabilities REOs Loan & Property Declarations v Demographic v Originator Lender Loan Info Continuation v

FILE TEST TEST | Income Editor **APPLICATION MANAGEMENT**

Personal Information - FILE TEST TEST

Name
First Name: FILE TEST Middle Name: Last Name: TEST Suffix:

Preferred Name
FILE TEST

Phone
Home: (818) 588-0197 Work: (855) 993-5893 Cell:

Email
john@mcfunding.com

SSN
555-55-5555

Date of Birth
9/17/1985

Age
30

Marital Status
Married

No. of Deps
0

Dependents' Ages

Military Service
 No Yes
Active Duty Expiration of service / tour No Yes
Retired / Dischard / Separated No Yes
Non-activated Reserve / National Guard Member No Yes

Surviving Spouse
 No Yes

Language Preference
 English Chinese Korean Spanish Tagalog Vietnamese
 Other
 Leave Blank
 Did not wish to respond

Consumer has foreign addresses

Current Address **COPY FROM PROPERTY ADDRESS**
Street view parsed City State ZIP
1234 Any St. Los Angeles CA 90001
Own/Rent \$ / month Months Start Date
Own \$3,532.39 12

Mailing Address Present Address
Street view parsed City State ZIP
1234 Any St. Los Angeles CA 90001

Address After Closing Subject Property Address
Street view parsed City State ZIP
22033 PLACERITA CANYC (NEWHALL ARE/ CA 91321

Prior Housing History
Street view parsed City State ZIP
1316 HIGHLAND AVE. GLENDALE CA 91202
Own/Rent \$ / month Months Start Date End Date
Rent 48



APPLICATION INFORMATION - BORROWERS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - Personal Information
 - Employment
 - Please make sure "Ownership share of" is filled in.
 - Income Editor

Employment - FILE TEST TEST

Employer	Position/Title	Start Date	End Date	Monthly Income
Test Company	PRESIDENT / TRUCKING	9/3/2017		\$0.00

<< PREV NEXT >> ADD DELETE EDIT VOE

Employer Contact Info

Company Name: Test Company

Country: United States

Street [view parsed](#): 1642 Street St

City: Los Angeles State: CA Zip: 90001

Phone Number: (855) 993-5893 Fax Number: [Redacted]

Employee ID (VOE): [Redacted] Employee Code (VOE): [Redacted]

Self-employed

Employed by a family member, property seller, real estate agent, or other party to the transaction?

Ownership share of: 25% or more

Position or Title: PRESIDENT / TRUCKING

Currently Employed

Job Start Date: 9/3/2017

Time at Job: 3 Yrs 5 Mos

Profession Start Date: 2/3/2016

Time at Profession: 5 Yrs 0 Mos

Monthly Income

Income Type	Amount
[+]	



APPLICATION INFORMATION - BORROWERS

- Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - Personal Information
 - Employment
 - Income Editor

Income Editor

Show All

Subtotal Excluded Income	\$0.00	Total Excluded Loan Income	\$0.00	Rental Income - subject property	\$0.00
Subtotal Included Income	\$50,000.00	Total Included Loan Income	\$50,000.00	Net Rental Income - other properties	\$0.00
Subtotal Verified Income	\$0.00	Total Verified Loan Income	\$0.00	Total Income	\$50,000.00

Owner	Income Type	Description	Monthly Amount	Status	Excluded?
FILE TEST TEST	Base Income		\$50,000.00		No

<< PREV
NEXT >>
INSERT
ADD
MOVE UP
MOVE DOWN
DELETE

Owner: FILE TEST TEST [edit](#)

Income Type: Base Income

Description:

Monthly Amount: \$50,000.00

Status:

Exclude From Underwriting:

Calculation Method: Entered Directly

Employment Records

No employment records associated with this income source.

[edit](#)

Supporting Documents

[associate doc](#)

Files to Upload (Max 12):

OR SELECT FILES TO UPLOAD


Drag and Drop Files Here to Upload

UPLOAD



APPLICATION INFORMATION – ASSETS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly.

Borrower  **Assets** Liabilities REOs Loan & Property Declarations Demographic Originator Lender Loan Info Continuation

Assets

Show Enter Cash Deposit, Life Insurance, Retirement Funds, and Business assets as ordinary assets below.

REO Subtotal Liquid Subtotal Verified Liquid Subtotal Other Total Total Credited at Closing

Include Cash Deposit In Disclosures For:

Assets and Liabilities Completed:

FILE TEST TEST Jointly Not Jointly

Owner	Asset Type	Description	Credited at Closing?	Deposited?	Market Value
FILE TEST TEST	Checking		No	No	\$218,564.81

<< PREV NEXT >> INSERT ADD MOVE UP MOVE DOWN DELETE

Owner: FILE TEST TEST [edit](#)

Type:

Is Credited At Closing:

Is Deposited:

Status:

Company Name:

Department:

Address:

City:

Phone Number:

Description: Value:

Account Number: Source:

Calculation Method:



APPLICATION INFORMATION – LIABILITIES

- Before proceeding to the next step. Please make sure that the following areas are filled in correctly.

Borrowers Liabilities REOs Loan & Property Declarations Demographic Originator Lender Loan Info Continuation

Liabilities

Show: All

Balance: \$815,588.00 Payment: \$888.00

Paid Off: \$0.00

Debts to be paid off with: This Lien Transaction

View: Liability Details Debt Consolidation

Enter Alimony, Child Support, and Job Expenses as ordinary Liabilities below.
Assets and Liabilities Completed: FILE TEST TEST Jointly Not Jointly

Owner	Debt Type	Company	Balance	Payment	Pd Off	Used in Ratio
FILE TEST TEST	Mortgage	MEGA CAPITAL FUNDING	\$588,750.00	\$2,583.38	No	See REO
FILE TEST TEST	Revolving	SYNCB/LOWES	\$9,580.00	\$96.00	No	Yes
FILE TEST TEST	Installment	VW CREDIT INC	\$5,097.00	\$283.00	No	Yes
FILE TEST TEST	Revolving	SYNCB/LOW	\$4,889.00	\$85.00	No	Yes
FILE TEST TEST	Revolving	US BANK	\$4,195.00	\$140.00	Yes	No
FILE TEST TEST	Installment	HYUNDAI CAPITAL AMERIC	\$3,057.00	\$234.00	No	Yes

<< PREV NEXT >> INSERT ADD MOVE UP MOVE DOWN DELETE

Owner: FILE TEST TEST [edit](#)

Debt Type: Mortgage

Company Name: MEGA CAPITAL FUNDING

Company Address: Phone:

Company City: Fax:

Description: Mortgage

Mortgage Type:

Property Address: 1311 DOROTHY DRIVE, GLENDALE, CA 91202 ADD BAL / PMT INFO TO REO

Account Holder Name: FILE TEST TEST Acc. Number: 807908 Max Bal.:

Bal.: \$588,750.00 Pmt.: \$2,583.38 Mos. Left: 380 Rate: Term: Due In:

Will be paid off \$588,750.00 Payoff:

Late 30:

Late 60:


Late 90+:

Debt should be included in ratios Debt will be resubordinated Excl. from underwriting
 Incl. in repossession Incl. in bankruptcy Incl. in foreclosure



APPLICATION INFORMATION – REOs

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly.
2. Please make sure that “**Intended Occupancy**” is correctly filled out.

Borrowers ▾ Assets  **REOs** Loan & Property Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

REO

Show

	Market Value	Mtg Amount	Net Rental Income (Rental)	Net Rental Income (Retained)
Total	\$785,000.00	\$588,750.00	\$0.00	\$0.00

Owner	Address	Is Subj Prop?	Status	Cash Flow
FILE TEST TEST	1311 DOROTHY DRIVE, GLENDALE, CA 91202	No	Retained	\$0.00

<< PREV NEXT >> INSERT ADD MOVE UP MOVE DOWN DELETE

Owner: FILE TEST TEST [edit](#)

Is Primary Residence

Is Subject Property

Property Address

Country:

Street [view parsed](#):

Type:

Status:

Current Occupancy:

Intended Occupancy:

Occ. Rate:

Calculate Cash Flow

Linked Liabilities

Creditor Name	Balance	Payment
MEGA CAPITAL FUNDING	\$588,750.00	\$2,583.38

Market Value	Mtg Amount	Gross Rent	Mtg Payment	Ins/Maint/Taxes	Cash Flow
\$785,000.00	\$588,750.00	\$0.00	\$2,583.38	\$949.01	\$0.00



APPLICATION INFORMATION – LOAN & PROPERTY

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - 4a. Loan and Property Information

Borrowers ▾ Assets Liabilities F **Loan & Property** Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

▾ 4a. Loan and Property Information

Loan Information

Loan Amount: \$500,000.00 Loan purpose: Purchase ▾

Property Information

Address [view parsed](#) City: (NEWHALL AREA/ State: CA ▾ ZIP: 91321

County: Los Angeles ▾ Number of Units: 1 Property Value: \$625,000.00

Mixed-Use Property: Project Type: Detached ▾

Property Occupancy

Loan Occupancy Type: Primary Residence ▾

Occupancy Type for FILE TEST TEST: Primary Residence ▾



APPLICATION INFORMATION – LOAN & PROPERTY

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Borrowers ▾ Assets Liabilities REOs **Loan & Property** Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

> 4a. Loan and Property Information

▾ 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Additional 2nd Lien

Additional financing is a new loan Additional financing is a line of credit in the draw period Interest only loan Amortization Method **Fixed Rate** ▾

Creditor Name Concurrent Financing Source

Original Balance	Current Balance	Rate	Term (months)	Payment Base	Monthly Payment
<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0.000%"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input style="background-color: #f0f0f0; cursor: not-allowed;" type="text" value="\$0.00"/>



APPLICATION INFORMATION – LOAN & PROPERTY

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - 4c. Rental Income on the Property You Want to Purchase

Borrowers ▾ Assets Liabilities REOs **Loan & Property** Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

> 4a. Loan and Property Information

> 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

▾ 4c. Rental Income on the Property You Want to Purchase

Complete if the property is a 2-4 unit primary residence or an investment property.

Expected Monthly Rental Income	Expected Rental Occupancy Rate	Expected Net Monthly Rental Income
<input type="text" value="\$0.00"/>	<input type="text" value="100.000%"/>	<input type="text" value="(\$3,865.08)"/>



APPLICATION INFORMATION – LOAN & PROPERTY

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

Borrowers ▾ Assets Liabilities REOs **Loan & Property** Declarations ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

> 4a. Loan and Property Information

> 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

> 4c. Rental Income on the Property You Want to Purchase


▾ 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

[Go to Assets](#)



APPLICATION INFORMATION – DECLARATIONS

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:

Borrowers ▾ Assets Liabilities REOs Loan &  **Declarations** ▾ Demographic ▾ Originator Lender Loan Info Continuation ▾

FILE TEST TEST | Income Editor

▾ Declarations - FILE TEST TEST

A. Will you occupy the property as your primary residence? No Yes
Explanation:

If YES, have you had an ownership interest in another property in the last three years? No Yes

If YES, complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?

(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? No Yes

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? No Yes

If YES, what is the amount of this money?

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? No Yes

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? No Yes

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? No Yes

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? No Yes

G. Are there any outstanding judgments against you? No Yes

H. Are you currently delinquent or in default on a Federal debt? No Yes

I. Are you a party to a lawsuit in which you potentially have any personal financial liability? No Yes

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? No Yes

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? No Yes

L. Have you had property foreclosed upon in the last 7 years? No Yes


M. Have you declared bankruptcy within the past 7 years? No Yes

If YES, identify the type(s) of bankruptcy: Chapter 7 Chapter 11 Chapter 12 Chapter 13



APPLICATION INFORMATION – DEMOGRAPHIC

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly.

Borrowers ▾ Assets Liabilities REOs Loan & Property Dec  Demographic ▲ Originator Lender Loan Info Continuation ▾

FILE TEST TEST

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Demographic Info - FILE TEST TEST

Ethnicity

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - Enter origin:

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

Not Hispanic or Latino

I do not wish to provide this information

Sex

Female

Male

I do not wish to provide this information

Race

American Indian or Alaska Native - Enter name of enrolled or principal tribe:

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - Enter race:

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander - Enter race:

Examples: Fijian, Tongan, etc.

White

I do not wish to provide this information

This demographic info was provided through: Face-to-Face Telephone Interview Fax or Mail Email or Internet Leave Blank


To Be Completed by Financial Institution (for application taken in person)

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> Leave Blank



APPLICATION INFORMATION – ORIGINATOR

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly.

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demographic  Originator Lender Loan Info Continuation ▾

FILE TEST TEST | Income Editor

To be Completed by Loan Originator

Loan Originator's Name	Loan Originator NMLS ID	Loan Originator's License Number	Loan Originator's Phone
John Kosoyan	1234567		(818) 657-2600

Loan Origination Company's Name	Loan Origination Company NMLS ID	Loan Origination Company's License Number
Mega Capital Funding, inc	303203	01233872


Loan Origination Company's Address				
Street	City	State	ZIPCode	
5000 N. Parkway Calabasas, Suite 100	Calabasas	CA ▾	91302	

Loan Origination Company's Phone	Fax
(818) 657-2600	



APPLICATION INFORMATION – LENDER LOAN INFO

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - L1. Property and Loan Information

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demographic ▾ Origin  **Lender Loan Info** Continuation ▾

▾ L1. Property and Loan Information

Community Property State

- At least one borrower lives in a community property state
- The property is in a community property state

Transaction Detail

- Conversion of contract for deed or land contract
- Renovation
- Construction-Conversion/Construction-to-Permanent

Property Type

Detached ▾

Loan Information

Lender Case Number


808785-Test-4X 

Refinance

Refinance Type

▾

Refinance Program

▾ 

Energy Improvement

- Loan will finance energy-related improvements
- Property currently subject to clean energy priority lien



APPLICATION INFORMATION – LENDER LOAN INFO

1. Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - L2. Title Information

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demographic ▾ Originator **Lender Loan Info** Continuation ▾

▾ L2. Title Information

Title and Trust

Name(s) in which Title will be held
FILE TEST TEST

Trust Classification Type

Consumer(s) currently on title
FILE TEST TEST

Indian Country Land Tenure Status

Manner in which Title will be held
FILE TEST TEST

Estate will be held in
Fee Simple ▾

Expiration date

Source of Down Payment
Other Type of Down Payment ▾

Explanation for Source of Down Payment

Non-Obligate Borrowers

No non-obligate borrowers on file.



APPLICATION INFORMATION – LENDER LOAN INFO

- Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - L3. Mortgage Loan Information

Borrowers ▾
Assets
Liabilities
REOs
Loan & Property
Declarations ▾
Demographic ▾
Originator
Lender Loan Info
Continuation ▾

▾ L3. Mortgage Loan Information

Mortgage Type Applied For

Mortgage type applied for

Amortization Type

Amortization type

Loan Features

Balloon loan Balloon term

Interest only Interest only term

Negative amortization

Prepayment penalty Prepayment penalty term

Temporary interest rate buydown Initial buydown rate

Other (explain)

Terms of Loan and Mortgage Lien Type

Note rate	Term (months)	Mortgage lien type
<input type="text" value="4.125%"/>	<input type="text" value="360"/>	<input type="text" value="1st Mortgage"/>

Proposed Monthly Payment for Property

1st Mortgage P&I	<input type="text" value="\$2,423.25"/>
2nd Mortgage P&I	<input type="text" value="\$0.00"/>
Homeowner's Insurance	<input type="text" value="\$150.00"/>
Supplemental Property Insurance	<input type="text" value="\$150.00"/>
Property Taxes	<input type="text" value="\$1,000.00"/>
Mortgage Insurance	<input type="text" value="\$0.00"/>
Association/Project Dues	<input type="text" value="\$0.00"/>
Other	<input type="text" value="\$291.83"/>
Total	<input type="text" value="\$3,865.08"/>
Payment Shock	<input type="text" value="\$332.69"/> <input type="text" value="9.418%"/>



APPLICATION INFORMATION – LENDER LOAN INFO


- Before proceeding to the next step. Please make sure that the following areas are filled in correctly:
 - L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

Borrowers	Assets	Liabilities	REOs	Loan & Property	Declarations	Demographic	Originator	Lender Loan Info	Continuation
L4. Qualifying the Borrower - Minimum Required Funds or Cash Back									
DUE FROM BORROWER(S)									
A. SALES CONTRACT PRICE									
								\$650,000.00	
B. Improvements, Renovations, and Repairs									
								\$0.00	
C. Land (if acquired separately)									
								\$0.00	
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)									
								\$0.00	
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities -- Credit Cards, Other Debts, and Leases that You Owe)									
								\$4,195.00	
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)									
								\$11,382.08	
G. Discount Points									
								\$0.00	
H. TOTAL DUE FROM BORROWER(S) (TOTAL of A thru G)									
								\$665,577.08	
TOTAL MORTGAGE LOANS									
I. Loan Amount									
								\$500,000.00	
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)									
								\$500,000.00	
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount									
								\$0.00	
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)									
								\$0.00	
K. TOTAL MORTGAGE LOANS (Total of I and J)									
								\$500,000.00	
TOTAL CREDITS									
L. Seller Credits									
								\$0.00	
M. Other Credits									
								\$0.00	
N. TOTAL CREDITS (Total of L and M)									
								\$0.00	
CALCULATION									
TOTAL DUE FROM BORROWER(S) (Line H)									
								\$665,577.08	
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)									
								-\$500,000.00	
Cash From/To the Borrower (Line H minus Line K and Line N)									
								\$165,577.08	
Total Liquid Assets									
								\$218,564.81	
Total Verified Liquid Assets									
								\$0.00	



APPLICATION INFORMATION – CONTINUATION

1. The Continuation section can be used if you need to add more information for the Residential Loan Application.

Borrowers ▾ Assets Liabilities REOs Loan & Property Declarations ▾ Demographic ▾ Originator Lender Loan  Continuation ▾

FILE TEST TEST

▾ Continuation - FILE TEST TEST

Use this continuation sheet if you need more space to complete the Residential Loan Application.



MEGA CAPITAL FUNDING

THANK YOU FOR YOUR BUSINESS

PLEASE CONTACT YOUR ACCOUNT EXECUTIVE IF YOU
HAVE ANY QUESTIONS.