



SUBMISSION CHECKLIST

Broker Portal Issued LE (Generated in MCF Portal)	Lender Request Issued LE
Anti-steering Information Fields completed (Lender Paid Only)	Completed LE Request Form
Closing Cost fees and SSPL Info must be completed and correct in Portal	Closing Cost fees, Anti-steering & SSPL Info correct in Portal
Borrower (s) information from 3.2 file import must be complete and correct (including Employment, income, property, demographic information etc)	
Minimum Underwriting Submission Requirements	
Tri-Merge Credit Report within 60 days of Submission (MCF may obtain a new credit report at its discretion)	
Income Documentation (1008 / Recent Paystubs along with W2's and Tax Returns And 2 Years Tax Returns if Self Employed)	
Asset Documentation: 2 Most Recent Bank Statements (All Pages)	
Preliminary Title Report (required for refinance)	
Purchase Contract (if applicable)	
Initial Disclosures Signed Before Sent to Underwriting	FHA Required Documents
Accurate Loan Estimate delivered to Borrower(s) within 3 days of complete loan application	Initial 92900-A (signed and dated by Borrower & Loan Officer)
	Non-Borrowing Spouse Credit Report
Intent to Proceed (Delivered on or After Loan Estimate)	FHA Streamline - Payoff
E-Sign Disclosure and Consent	FHA Streamline - Copy of the note
Initial 1003 signed by the borrower and LO (Including Demographic Information 1003 Addendum)	FHA Streamline - Mortgage statement
	FHA Case Number Request Form
California Addendum to Loan Estimate (Alternative to MLDS Form - BRE required Wholesale loans)	FHA LENDER ID # 1229900007 FHA Submission Checklist
	Additional Submission Checklists
Borrower Certification and Authorization	VA Submission Form/Checklist VA LENDER ID # 9075330000
Anti-Steering Form (Only Required for Lender Paid Compensations)	Non-QM Submission Form/Checklist
Settlement Service Providers List	
IRS Form 4506T -Signed by Borrower(s)	
Texas Title Commitment (Texas Properties Only)	
Affiliated business arrangement (if applicable)	
Homeownership Counseling Disclosure	
Borrower's ID (i.e. Drivers license, etc.)	
Flood Disclosure (If in flood zone)	
Loss Payee: Mega Capital Funding Inc., ISAOA 5000 N.Parkway Calabasas #100, Calabasas, CA91302	Submission Department Contact Info: submit@mcfunding.com

The Loan Estimate MUST BE ACCURATE and include ALL FEES for the transaction, regardless of who is paying the fees; broker and lender are bound by these terms. 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.

Fees - Standard Lender Fee: FL & TX - \$995; all other States - \$1095; Portfolio & Jumbo programs: \$1395; Redraw Fee \$100; Desk Review Fee \$75; Field Review Fee \$250-350. Standard Lender Fee with Day 1 Certainty \$1195. Rates, Fees, and Guidelines are subject to change without notice.

THANK YOU FOR YOUR BUSINESS