



MEGA CAPITAL FUNDING

YOUR BLUEPRINT FOR LOAN SUBMISSION

Creating a New Loan



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Creating a New Loan



PROCEED TO THE BROKER PORTAL

1. Please enter your username and password to log in.
2. If you need help with logging in, please contact your AE or call our [Broker Support Desk](#) (818)657-3065.



Login	<input type="text" value="mcfunding"/>	Forgot login?
Password	<input type="password" value="....."/>	Forgot password?
<input type="button" value="LOGIN"/>		

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Creating a New Loan



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.

A screenshot of a web application interface for creating a new loan. The top header is dark blue with the text "Welcome,". Below it is a sidebar with a light blue background. The sidebar contains a "Portal:" dropdown menu set to "Broker", followed by links for "Dashboard", "Broker Pipelines", "Wholesale Ratesheets", "QuickPricer", "Create New Loan", and "Service Credentials". The "Create New Loan" dropdown is open, showing a list of 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 has a white background and is titled "Import Loan File". It includes a note "* Indicates required fields", three radio button options: "Import Fannie Mae file", "Import Calyx Point file", and "Import MISMO 3.4" (which is selected). Below these is a yellow "CHOOSE FILE" button and the text "No file chosen *". There is also a checkbox for "I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *". At the bottom of the main area are two more radio button options: "Retrieve existing loan from DO/DU" and "Retrieve existing loan from LPA". A yellow "IMPORT" button is located between the checkbox and the bottom radio buttons.

Creating a New Loan



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 Broker Portal interface on the left and a Windows File Explorer window on the right. The portal has a sidebar with navigation links: Portal (Broker), Dashboard, Broker Pipelines, Wholesale Ratesheets, QuickPricer, Create New Loan (expanded), Import Loan File (selected), Create Purchase Loan, Create Refinance Loan, Create HELOC 1st Lien, Create HELOC 2nd Lien (Standalone), Service Credentials, and My Profile. The main content area is titled 'Import Loan File' and includes a legend for required fields (*). It offers three import options: Import Fannie Mae file, Import Calyx Point file, and Import MISMO 3.4 (selected). Below these are three checkboxes: 'I understand that applicants' Social Security Numbers' (checked and highlighted with a red arrow labeled '3.'), 'Retrieve existing loan from DO/DU', and 'Retrieve existing loan from LPA'. A 'CHOOSE FILE' button (highlighted with a red arrow labeled '1.') and an 'IMPORT' button are also visible. The File Explorer window is titled 'Open' and shows the path 'HDD (E:) > Work > Modules'. It contains a list of folders and files, with a search bar at the top. 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.'.

Creating a New Loan



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

NMLS#

License #

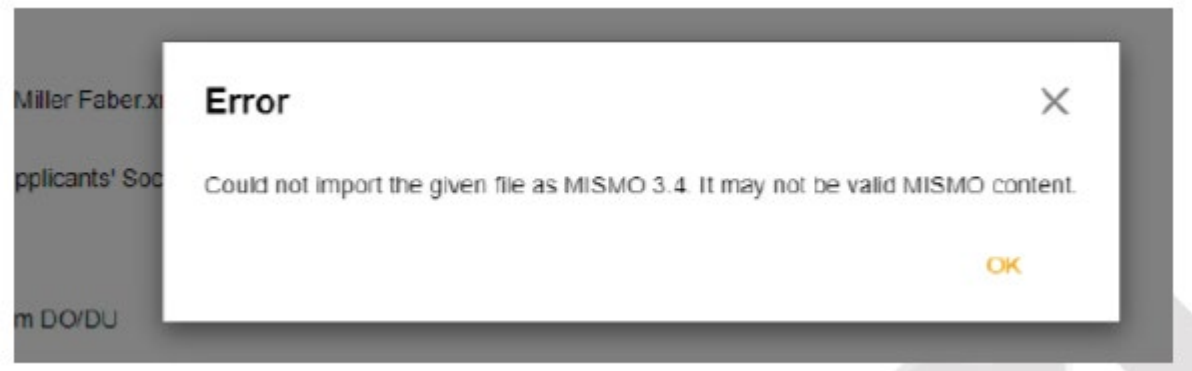
E-Mail

Phone

Interview Date

Application Signature Date

Borrower Co-Borrower



Creating a New Loan



PROCEED TO THE BROKER PORTAL

1. You can also retrieve an existing loan from DO/DU.
2. Please enter the required information in the boxes provided.
3. Click the “**I understand that. . .**” checkbox and click the “**SUBMIT**” button

Import Loan File

* Indicates required fields

☐ Import Fannie Mae file

☐ Import Calyx Point file

1. ☒ Retrieve existing loan from DO/DU

Casefile ID *

2. DO/DU User ID * ☐ Remember my User ID

DO/DU Password *

☒ Get credit report from casefile (if any)

3. ☐ I understand that applicants' Social Security Numbers may be stored and potentially visible to other users. *

IMPORT

☐ Retrieve existing loan from LPA


You cannot create a loan using Freddie Mac LPA. Create the loan using the MISMO 3.4. Be sure to release your LP feedback to Mega Capital. [LEARN HOW.](#)

Creating a New Loan



APPLICATION INFORMATION - DECLARATIONS

- 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

Creating a New Loan



APPLICATION INFORMATION - DEMOGRAPHIC

- 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? ☐ No ☐ Yes ☒ Leave Blank

Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ No ☐ Yes ☒ Leave Blank

Was the race of the Borrower collected on the basis of visual observation or surname? ☐ No ☐ Yes ☒ Leave Blank

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. Click on the “**PRICING**” button.



Pipeline

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

QM

Disclosures

E-docs

Conditions (0)

Order Services

Loan Number:

Borrower Name:

Loan Amount:

DTI:

LTV:

CLTV:

HCLTV:

Property Address:

Status and Agents

Status

Current Status: Loan Open

Status Date: 7/10/2019

Action: [view status certificate](#)

CH

Loan Open

7/10/2019

Pre-Qual

Agents

Assigned Agents in ABC Company -John Test

Loan Officer [re-assign](#)

Processor [re-assign](#)

Name: amtest test

Name: amtest test

Email: am-team@mcfunding.com

Email: am-team@mcfunding.com

Phone: (818) 587-2600

Phone: (818) 587-2600

Assigned Agents in Mega Capital Funding, inc

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. A red X on the “**PROPERTY & LOAN INFO**” tab indicates that there is missing information in this tab.
2. Please do not click “Run Scenario in DO”.

Pipeline

Loan Number:

Borrower Name:

Loan Amount:

DTI:

Gross / Base LTV:

Gross / Base CLTV:

HCLTV:

Property Address:

Loan Type:

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

QM

Disclosures

E-docs

Conditions (0)

Order Services

Pricing

Run Scenario in DO

Horizon of borrower interest: 60 months [explain](#)

Applications (1) **Property & Loan Info** **PML**

Property Information

Street Address 7156 Arlington Court

Zip Code

County

City

In Rural Area? ☐ Yes [explain](#)

Property Use Primary Residence

Has Non-Occupant Co-Borrower? ☐ Yes

Property Type SFR

Structure Type Detached

New Construction? ☐ Yes

Additional Monthly Housing Expenses \$681.30 [calculate](#)

Owner's Title Insurance ☒ Use estimated title cost.
☐ Use cost quoted by borrower/realtor.

Loan Information

Impound? ☒ Yes

Doc Type Full Document

Alert Messages

- Credit has not been ordered for Application: BORROWER1, TEST. Please order credit for more accurate results.
- Missing required data on "Property & Loan Info" tab. Please complete in order to price.

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

Run Price My Loan

Number of Programs: 14

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. Majority of the information will flood from the import. Take special care to correctly input the arrowed parameters.

Insurance ☒ Use estimated title cost.
☐ Use cost quoted by borrower/realtor.

Loan Information

Impound? ☒ Yes

Doc Type Full Document

Appraised Value \$450,000.00

Sales Price \$505,000.00

Down Payment 61.111% \$330,000.00

1st Lien 38.889% \$175,000.00

2nd Financing? ☒ No ☐ Yes

Rate Lock Period 30 days

Rate Lock Expiration Date:
11/12/2020 (Assumes a 30-day lock.)

Other Information

Loan Originator is Paid By ☒ Lender ☐ Borrower

Lender Fee Buyout Requested? No

Expected AUS Response DU Approve/Eligible

Number of Financed Properties 1 [explain](#)

Prior Sales Date mm/dd/yyyy [explain](#)

Conv Loan PMI Type No MI

Is UFMIP/FF Financed? ☐ Yes ☒ No

Override Auto-Calculated UFMIP/FF? ☐ Yes ☒ No

FHA UFMIP 1.750%

VA Funding Fee 0.000%

USDA Rural Guarantee Fee 1.000%

Total Properties Owned 0

Businesses Owned 0

Run Price My Loan

Number of Programs: 14

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

Run Price My Loan

Number of Programs: 14

Please make sure these three boxes are answered correctly and accurately. This affects program selection.

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. To attach a credit report to the file, click on the “**APPLICATION #1**” tab and scroll to the bottom of the screen.
2. Choose the “**RE-ISSUE CREDIT REPORT**” button to attach the credit report to the file.

The screenshot shows a web form for creating a new loan. On the left, a sidebar contains tabs for 'Applications (1)', 'Property & Loan Info', and 'PML Options'. An orange arrow points to the 'Applications (1)' tab. Below this, the 'Applicant Info' section includes fields for First Name (TEST), Middle Name, Last Name (BORROWER1), Suffix, SSN (111-80-2222), E-mail (NOREPLY@MCFUNDING.COM), Citizenship (US Citizen), Monthly Income (\$8,000.00), and Self Employed? (checkbox). Below this is a section for 'Please select an option' with radio buttons for 'Order New Credit Report', 'Re-Issue Credit Report' (selected), 'Upgrade Existing Credit Report to Tri-Merge Report', and 'Manually Enter Credit Report'. An orange arrow points to the 'Re-Issue Credit Report' option. Below this is the 'Credit Provider Information' section with a dropdown menu for 'Credit Provider' showing 'CREDIT PLUS'. An orange arrow points to this dropdown. At the bottom of the sidebar are buttons for 'Re-Issue Credit' and 'Revise Property & Loan Info'. On the right, the 'Alert Messages' section displays a red message: 'Credit has not been ordered for Application: BORROWER1, TEST. Please order credit for more accurate results.' Below this is a large grey area with a magnifying glass icon and text: 'Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs'. A blue button labeled 'Run Price My Loan' is visible, with 'Number of Programs: 14' below it. Two orange callout boxes are present: one at the top right stating 'It is best to use a Mega Capital approved credit vendor. Click here for the list.' and one at the bottom right stating 'Click here to choose your credit provider.' with an arrow pointing to the 'Credit Provider' dropdown.

Run Scenario in DO

Horizon of borrower interest: 60 months ([explain](#))

Applications (1) | **Property & Loan Info** | PML Options

[Remove this application](#) [Add New 1003 Application](#)

Applications (1) BORROWER1, TEST ▼

Applicant Info

First Name: TEST

Middle Name:

Last Name: BORROWER1

Suffix:

SSN: 111-80-2222

E-mail: NOREPLY@MCFUNDING.COM

Citizenship: US Citizen ▼

Monthly Income: \$8,000.00 Self Employed? ☐

[Explain](#)

First Time Home Buyer? ☐ [Explain](#)

Is Eligible for VA Loan? ☐ [Determine](#)

Credit Scores: XP: 830 TU: 825 EF: 833

Has Co-Applicant: ☐

Please select an option

All Borrowers Have Authorized Credit Check: ☐ [Determine](#)

Total Payment: \$883.00 / month [Edit Liabilities](#)

Liquid Assets: \$401,995.32 [Explain](#)

Negative Cash Flow from Other Properties: \$0.00 [Explain](#)

☐ Order New Credit Report

☒ **Re-Issue Credit Report**

☐ Upgrade Existing Credit Report to Tri-Merge Report

☐ Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

CREDIT PLUS ▼

[Re-Issue Credit](#) [Revise Property & Loan Info](#)

Alert Messages

- Credit has not been ordered for Application: BORROWER1, TEST. Please order credit for more accurate results.

It is best to use a Mega Capital approved credit vendor. [Click here](#) for the list.

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

[Run Price My Loan](#)

Number of Programs: 14

Click here to choose your credit provider.

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. Please note that there are two potential processes for this depending on your specific provider. In this first example, we have chosen ACranet as the provider.

Pipeline | Loan Number: | Borrower Name: | Loan Amount: | DTI: | Gross / Base LTV: | Gross / Base CLTV: | HCLTV: |

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

QM

Disclosures

E-docs

Conditions (0)

Order Services

Last Name: BORROWER1

Suffix:

SSN: 111-80-2222

E-mail: NOREPLY@MCFUNDING.COM

Citizenship: US Citizen

Monthly Income: \$6,000.00 Self Employed? ☐

First Time Home Buyer? ☐ Explain

Is Eligible for VA Loan? ☐ Determine

Credit Scores XP: 830 TU: 0 EF: 0

Has Co-Applicant ☐

Please select an option

All Borrowers Have Authorized Credit Check ☐ Determine

Total Payment: \$663.00 / month

[Edit Liabilities](#)

Liquid Assets: \$401,995.32 [Explain](#)

Negative Cash Flow from Other Properties: \$0.00 [Explain](#)

☐ Order New Credit Report

☒ Re-Issue Credit Report

☐ Upgrade Existing Credit Report to Tri-Merge Report

☐ Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

ACRANET (031)

After choosing the credit provider, click on RE-ISSUE CREDIT

Re-Issue Credit | Revise Property & Loan Info

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. Once you have chosen your provider and clicked on **“RE-ISSUE CREDIT”** you will see one of two screens. Both are similar but ask for credentials in screens that are slightly different. Below is the first example.
2. These required fields are from your credit vendor.
3. If you are having issues with your login and password, you will need to call your credit vendor.

The screenshot displays a web application interface for creating a new loan. A modal window titled "Credit Report" is open, prompting the user to answer questions to proceed. The modal contains the following sections:

- Credit Provider Information:** Includes fields for Login Name, Password, and Report ID. A red callout box points to these three fields with the text "Complete the three required fields." Below these fields is a checkbox for "Remember Login Name" and a link "Where is the file # on the credit report?".
- * Note:** Applicant information must match with credit report.
- Applicant Date of Birth:** 9/22/1977
- Co-Applicant Date of Birth:** (empty field)
- Present Address:** 26162 Rosommon Court, Zip 92630, City Lake Forest, State CA.
- Buttons:** "Re-Issue Credit" and "Close". A red callout box points to the "Re-Issue Credit" button with the text "Then click RE-ISSUE CREDIT".

The background of the application shows a form for borrower information, including fields for Last Name, Suffix, SSN, E-mail, Citizenship, Monthly Income, Self Employed?, First Time Home Buyer?, Is Eligible for VA Loan?, Credit Scores (XP, TU, EF), Has Co-Applicant, and a section for "Please select an option" with radio buttons for "Order New Credit Report", "Re-Issue Credit Report" (selected), "Upgrade Existing Credit Report to Tri-Merge Report", and "Manually Enter Credit Report". There is also a "Credit Provider" dropdown menu set to "ACRANET (031)".

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. The other potential screen you may see is the following. This screen comes up if the provider is part of the Mortgage Credit Link Network which provides an Instant View Password for each credit report.
2. These required fields are from your credit vendor.
3. If you are having issues with your login and password, you will need to call your credit vendor.

The screenshot displays a loan creation interface. On the left is a sidebar with navigation links: Pipeline, Status and Agents, Application Information, Closing Costs, Pricing, Loan Information, Rate Lock, QM, Disclosures, E-docs, Conditions (0), and Order Services. The main area contains a form for loan details. A modal window titled 'Credit Report' is open, prompting the user to answer questions to proceed. The modal includes a section for 'Credit Provider Information' with fields for Login Name, Password, File ID, and Instant View Password. Red boxes and callouts highlight the required fields: 'Login Name', 'Password', 'File ID', and 'Instant View Password'. A callout points to the 'File ID' field with the text 'Where is the file # on the credit report?'. Another callout points to the 'Instant View Password' field with the text 'What is an Instant View Password?'. A third callout points to the 'Instant View Password' field with the text 'This can be found in the Miscellaneous Information section of the credit report'. The modal also includes a 'Re-Issue Credit' button and a 'Close' button. Below the modal, there are buttons for 'Re-Issue Credit' and 'Revise Property & Loan Info'.

Credit Report

To proceed, please answer the following questions:

Credit Provider Information

Login Name:

Password:

☐ Remember Login Name

File ID:

Instant View Password:

Re-Issue Credit Close

Complete the required fields

Where is the file # on the credit report?

What is an Instant View Password?

This can be found in the Miscellaneous Information section of the credit report

Please select an option

All Borrowers ☐ Determine

Have Authorized Credit Check

Total Payment: \$663.00 / month

Liquid Assets: \$401,995.32

Negative Cash Flow from Other Properties: \$0.00

☐ Order New Credit Report

☒ Re-Issue Credit Report

☐ Upgrade Existing Credit Report to Tri-Merge Report

☐ Manually Enter Credit Report

Credit Provider:

Re-Issue Credit Revise Property & Loan Info

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. After re-issuing the credit or after manually entering credit scores, see that the credit scores have now been populated. This will allow you to proceed with the pricing and registration of your loan.

Loan Number: 828655	Borrower Name: TEST BORROWER1	Loan Amount: \$175,000.00	DTI: 36.120%	Gross / Base LTV: 34.654% / 38.889%	Gross / Base CLTV: 34.654% / 38.889%	HCLTV: 34.654%	Property Address: 7156 Arlington Court, Fontana, CA 92336	Loan Type: Conventional	Credit Score: 830 ?
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Applications (1) | **Property & Loan Info** | **PML Options**

[Remove this application](#) | [Add New 1003 Application](#)

Applications (1) **BORROWER1, TEST** ▼

Applicant Info

First Name

Middle Name

Last Name

Suffix

SSN

E-mail

Citizenship

Monthly Income [Explain](#) Self Employed? ☐

First Time Home Buyer? ☐ [Explain](#)

Is Eligible for VA Loan? ☐ [Determine](#)

Credit Scores XP: TU: EF:

Has Co-Applicant ☐

Please select an option

All Borrowers ☐ [Determine](#)

Credit Scores have now been populated.

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

[Run Price My Loan](#)

Number of Programs: 14

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. Now that you have imported your credit, you can proceed to the “**PML OPTIONS**” tab to price and register your loan. Please make the appropriate selections for the loan and click “**RUN PRICE MY LOAN**”.

The screenshot shows a web application for loan pricing. On the left is a vertical sidebar with navigation links: Status and Agents, Application Information, Closing Costs, Pricing (highlighted), Loan Information, Rate Lock, QM, Disclosures, E-docs, Conditions (0), and Order Services. The main content area is titled 'Pricing' and contains a 'Run Scenario in DO' button. Below this is a 'Horizon of borrower interest' field set to '60 months' with an 'explain' link. A tabbed interface shows 'Applications (1)', 'Property & Loan Info', and 'PML Options' (selected). The 'PML Options' tab is titled 'Loan Program Options' and contains several sections: 'Term' with checkboxes for 10 Year, 20 Year, 30 Year (checked), 15 Year, 25 Year, and Other; 'Amortization' with checkboxes for Fixed (checked), 5 Year ARM, 10 Year ARM, 3 Year ARM, 7 Year ARM, and Other; 'Product' with checkboxes for Conventional (checked), Home Possible, VA, HomeReady, FHA, and USDA; and 'Payment' with checkboxes for P&I (checked) and I/O (checked). A blue 'Run Price My Loan' button is at the bottom, with 'Number of Programs: 14' displayed below it. A red rounded rectangle highlights the 'Loan Program Options' section, and two red arrows point to the 'PML Options' tab and the 'Run Price My Loan' button.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

QM

Disclosures

E-docs

Conditions (0)

Order Services

Pricing

Run Scenario in DO

Horizon of borrower interest: 60 months ([explain](#))

Applications (1) Property & Loan Info PML Options

Loan Program Options

Term

☐ 10 Year ☐ 20 Year ☒ 30 Year

☐ 15 Year ☐ 25 Year ☐ Other

Amortization

☒ Fixed ☐ 5 Year ARM ☐ 10 Year ARM

☐ 3 Year ARM ☐ 7 Year ARM ☐ Other

Product

☒ Conventional ☐ Home Possible ☐ VA

☐ HomeReady ☐ FHA ☐ USDA

Payment

☒ P&I ☒ I/O

[Advanced Options](#)

Run Price My Loan

Number of Programs: 14

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. All available pricing will be displayed for the terms and product types you have selected. Please find the rate and pricing that you would like to use and click **“REGISTER”** next to the rate. The best price program appears. Click on the **“+”** to see other programs.

Pricing

Run Scenario in DO

Horizon of borrower interest: months [\(explain\)](#)

Applications (1)

Property & Loan Info

PML Options

Loan Program Options

Term

☐ 10 Year☐ 20 Year☒ 30 Year☐ 15 Year☐ 25 Year☐ Other

Amortization

☒ Fixed☐ 5 Year ARM☐ 10 Year ARM☐ 3 Year ARM☐ 7 Year ARM☐ Other

Product

☒ Conventional☐ Home Possible☐ VA☐ HomeReady☐ FHA☐ USDA

Payment

☒ P&I☒ I/O

[Advanced Options](#)

Run Price My Loan

Number of Programs: 14

Alert Messages

• Credit has not been ordered for Application: BORROWER1, TEST. Please order credit for more accurate results.

Loan Program Results (14 Programs)

Number of Pinned Results to Compare : 0

[Generate Comparison Report](#)

Eligible Loan Programs

Rates shown in red are expired

* - The costs displayed are the borrower's non-financed settlement charges.

** - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED CONFORMING									
+ pin register request lock	4.125	-4.979	848.14	36.541	4.149	\$3,235.77	\$333,235.77	44.9	MAX30
+ pin register request lock	4.000	-4.745	835.48	36.330	4.023	\$3,223.01	\$333,223.01	45.3	MAX30
+ pin register request lock	3.875	-4.729	822.91	36.120	3.897	\$3,210.25	\$333,210.25	45.7	MAX30
+ pin register request lock	3.750	-4.356	810.45	35.912	3.772	\$3,389.49	\$333,389.49	45.9	MAX30
+ pin register request lock	3.625	-4.716	798.09	35.706	3.646	\$3,184.73	\$333,184.73	46.5	MAX30
+ pin register request lock	3.500	-4.740	785.83	35.502	3.520	\$3,171.97	\$333,171.97	46.9	MAX30
+ pin register request lock	3.375	-4.321	773.67	35.300	3.394	\$3,412.46	\$333,412.46	47.1	MAX30
+ pin register request lock	3.250	-3.797	761.61	35.098	3.269	\$4,316.70	\$334,316.70	46.9	MAX30
+ pin register request lock	3.125	-3.871	749.66	34.899	3.143	\$4,174.44	\$334,174.44	47.3	MAX30
+ pin register request lock	3.000	-3.574	737.81	34.702	3.017	\$4,681.43	\$334,681.43	47.4	MAX30
+ pin register request lock	2.875	-2.959	726.06	34.506	2.892	\$5,744.92	\$335,744.92	47.0	MAX30
+ pin register request lock	2.750	-2.446	714.42	34.312	2.766	\$6,629.91	\$336,629.91	46.8	MAX30
+ pin register request lock	2.625	-2.131	702.89	34.120	2.640	\$7,168.40	\$337,168.40	46.8	MAX30
+ pin register request lock	2.500	-1.630	691.46	33.929	2.515	\$8,032.39	\$338,032.39	46.5	MAX30

Ineligible Loan Programs

To view pricing hits, click on the product code hyperlink.

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Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. If your preferred program is not displayed, you can review the reasons for ineligibility under “**Ineligible Loan Programs**”.

Loan Program Results (15 Programs)

Number of Pinned Results to Compare : 0[Generate Comparison Report](#)

Eligible Loan Programs

Rates shown in red are expired
* - The costs displayed are the borrower's non-financed settlement charges.
** - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
No Eligible Programs									

Ineligible Loan Programs

	RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED CONFORMING									
AGN-30 * * STANDARD CONFORMING LOAN AMTS ONLY * LOAN AMOUNT EXCEED CONFORMING LIMITS * * MIN FICO 640 * HB: NON-TRADITIONAL CREDIT NOT ALLOWED View More <input type="checkbox"/> register request lock 3.000 -0.389 2,234.50 42.832 N/A \$9,056.63 \$871.62 1.2 AGN-30									
AGNP-30 * * * PORTFOLIO PROGRAM: BORROWER(S) MUST OWN >2 FINANCED PROPERTIES AND/OR >1 BUSINESSES * MIN FICO 640 * STANDARD CONFORMING LOANS ONLY * * NONTRADITIONAL CREDIT: CASHOUT NOT ALLOWED * NONTRADITIONAL CREDIT: HIGH BALANCE LOAN AMOUNT NOT ALLOWED * LOAN AMOUNT EXCEED CONFORMING LIMITS View More <input type="checkbox"/> register request lock 3.125 -0.246 2,270.39 **43.240 N/A \$9,840.30 \$1,655.29 0.9 AGNP-30									

Creating a New Loan



PRICING AND REGISTERING THE LOAN

1. A new window will open. Please read the Agreement terms, click the “**I AGREE**” check box, and then the “**CONFIRM**” button.

Borrower Name:
TEST BORROWER1

Loan Amount:
\$175,000.00

DTI:
37.183%

Gross / Base LTV:
34.654% / 35.715%

Gross / Base CLTV:
34.654% / 35.715%

HCLTV:
34.654%

Property Address:
7156 Arlington Court, Fontana, CA 92336

Loan Type:
Conventional

BORROWER1

111-80-2222

NOREPLY@MCFUNDING.COM

US Citizen

\$6,000.00

Self Employed?

Explain

Determine

XP: 830 TU: 825 EF: 833

an option

Determine

\$663.00

/ month

Edit Liabilities

\$401,995.32

Explain

\$0.00

Explain

dit Report

: Report

ig Credit Report to Tri-Merge Report

Credit Report

https://secure.pricemyloan.com/Main/ConfirmationPageWrapper.aspx?loanid=b0ebe6aa-3165-4121-a84...

secure.pricemyloan.com/Main/ConfirmationPageWrapper.aspx?loanid=b0ebe6aa-3165-4121-a84b-aa6...

6/4/2019

test

Message to Lender

Warning

***** AT LEAST ONE OF THE BORROWER ON THE LOAN FILE HAS LESS THAN 2 CREDIT SCORES. A RE
NECESSARY.*****

*****THIS DECISION/PRICING WAS RENDERED WITHOUT A CREDIT REPORT. ANOTHER EVALUATIO
CREDIT REPORT IS REQUIRED TO SUBMIT FILE*****

THE LOAN OFFICER MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VE

THE ORIGINATING COMPANY MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE.

THE RESULTS OF THIS LOAN SCENARIO ARE CONTINGENT UPON THE SELECTED AUS RESPONSE MATC
ACTUALLY RECEIVED FROM DO, DU, OR LP. PLEASE VERIFY.

Agreement

Registrations are held in our system for 5 business days. Submission packages r
within that timeframe or the loan will be moved to Loan Open Status.

I Agree

Confirm

Cancel

Rates

* - The costs displayed are the borrower's non-fina

** - exceeds t

	CASH TO CLOSE	RESERVE MONTHS	
09	\$316,731.09	55.7	MAX30
08	\$317,007.08	56.0	MAX30
57	\$317,531.57	56.1	MAX30
31	\$317,725.31	56.4	MAX30
80	\$317,199.80	57.3	MAX30
79	\$317,650.79	57.4	MAX30
28	\$317,790.28	57.8	MAX30
77	\$318,608.77	57.7	MAX30
76	\$318,877.76	58.0	MAX30
25	\$319,493.25	58.1	MAX30
24	\$320,273.24	58.0	MAX30
23	\$321,109.23	57.9	MAX30
72	\$321,178.72	58.3	MAX30
46	\$322,863.46	57.6	MAX30

	RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
--	------	--------	---------	-----	-----	---------------	---------------	----------------	--

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Creating a New Loan




PRICING AND REGISTERING THE LOAN

1. A registration confirmation page will open where you can view the details of the newly registered loan. You have the option to print the registration details or just review the data and then click close.
2. The green status bar will change from *loan opened* to *registered* . The setup department will now see it in their pipeline.

PRINT ...

CLOSE

 **MEGA CAPITAL FUNDING, INC.**

MAX30

Certificate Date: 8/3/2020 9:07:14 AM PDT

Payment Type: **Principal & Interest**
Certificate Reference #:828655

Loan Officer Information
Company:ABC Company -John Test
Loan Officer:amtest test
Loan Officer Email Address: am-team@mcfunding.com
Company Phone: (562) 868-0034
Company Fax: (562) 868-0095
Loan Officer Phone: (818) 587-2600
Loan Officer Fax:

Processor (External) Information
Processor (External):amtest test
Email Address: am-team@mcfunding.com
Phone: (818) 587-2600
Fax:

Processor Information
Processor:
Email Address:
Phone:
Fax:

Loan Scenario

Borrower Information		Subject Property Information	
Borrower	TEST BORROWER1	Property State	CA
Borrower SSN	***-**-2222	Property Type	SFR
Borrower Citizenship	US Citizen	Structure Type	Detached
Spouse		Number of Stories	1
Spouse SSN		Is in Rural Area	No
Spouse is Primary Wage Earner		Is Condotel	No
Primary Wage Earner Middle Score	830 *	Is Non-Warrantable Proj	No
Lowest Middle Score	830 *	Property Purpose	Primary Residence

Creating a New Loan



CLOSING COSTS

1. Fees are pre-populated with an **Estimate** of common charges as per a Purchase transaction. The fees need to be edited by the Broker for accuracy.
2. **ORIGINATION CHARGES**: These fees cannot increase after initial disclosure.
3. Fees can be adjusted, added or deleted as needed by the following:
 - a) Clicking the **"CALCULATOR"** icon to input fees.
 - b) Delete by clicking the **"-"** icon.
 - c) Add by clicking the **"+"** icon.
4. If you are buying out the Lender Fee, please use the **"-"** button to delete the fee. If a borrower paid the transaction, the origination fee will automatically generate based on the figures inputted on the pricing screen.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

QM

Disclosures

E-docs

Conditions (0)

Order Services

Closing Costs

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

A - Origination Charges

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
details > Discount points	Lender	1.00	borr pd	at closing	1/20/2017
details > Underwriting fee	Lender	\$1,140.00	borr pd	at closing	1/20/2017
<div></div>					
Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
details > Appraisal fee	Appraisal Management Company	650	borr pd	at closing	1/20/2017
details > Credit report	Credit Report	\$50.00	borr pd	at closing	1/20/2017

Creating a New Loan



CLOSING COSTS

1. **SERVICES YOU CANNOT SHOP FOR:** These fees can never increase after initial disclosure.
2. You can find the fees for all AMC's available to you on the "[APPRAISAL SCREEN](#)".
3. Click on the " + " to find acceptable fees to add in this section, i.e. subordination fee, third party processing fee, 1004D.

Closing Costs

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

B - Services You Cannot Shop For



	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	
details >	Appraisal fee	Appraisal Management Company	650	borr pd	at closing	5/11/2018	-
details >	Credit report	Credit Report	\$50.00	borr pd	at closing	5/11/2018	-



Creating a New Loan



CLOSING COSTS

1. **SERVICES YOU CAN SHOP FOR:**
2. Fees can increase aggregately by 10% max **IF** the borrower uses the Service Providers disclosed on the Service Provider List (SPL).
3. If the Borrower chooses **DIFFERENT** Service Providers than what is disclosed on SPL, there is **NO** limit to an increase in fees.
4. **The costs shown are defaults for a purchase.** Please edit the fees in the section accordingly.
5. Use the “-” button to remove unwanted fees.

Closing Costs

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

C - Services You Can Shop For

	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	
details >	<input type="text" value="Archive Fee"/>	<input type="text" value="Escrow"/>	<input type="text" value="\$50.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	<input type="button" value="-"/>
details >	<input type="text" value="Closing/Escrow fee"/>	<input type="text" value="Escrow"/>	<input type="text" value="\$2,200.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	<input type="button" value="-"/>
details >	<input type="text" value="Document preparation fee"/>	<input type="text" value="Escrow"/>	<input type="text" value="\$100.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	<input type="button" value="-"/>
details >	<input type="text" value="Endorsement Fee"/>	<input type="text" value="Title"/>	<input type="text" value="\$150.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	<input type="button" value="-"/>
details >	<input type="text" value="Lender's title insurance"/>	<input type="text" value="Title"/>	<input type="text" value="\$500.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	<input type="button" value="-"/>
details >	<input type="text" value="Loan Tie In Fee"/>	<input type="text" value="Escrow"/>	<input type="text" value="\$300.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	<input type="button" value="-"/>
details >	<input type="text" value="Messenger Fee"/>	<input type="text" value="Title"/>	<input type="text" value="\$100.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	<input type="button" value="-"/>
details >	<input type="text" value="Notary fees"/>	<input type="text" value="Escrow"/>	<input type="text" value="\$250.00"/>	<input type="text" value="borr pd"/>	<input type="text" value="at closing"/>	<input type="text" value="5/11/2018"/>	<input type="button" value="-"/>

Creating a New Loan



CLOSING COSTS

- TAXES AND OTHER GOVERNMENT FEES:**
 - Recording fees have a 10% tolerance.
 - Transfer Taxes have ZERO tolerance.
 - Remove the transfer taxes as necessary when submitting a refinance.
- The costs shown are defaults for a purchase.** Please edit the fees in the section accordingly.

Closing Costs

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

E - Taxes And Other Government Fees



	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	
details >	Deed recording fee	Other	\$50.00	borr pd	at closing	5/11/2018	-
details >	Mortgage recording fee	Other	\$245.00	borr pd	at closing	5/11/2018	-
details >	Release recording fee	Other	\$0.00	borr pd	at closing	5/11/2018	-
details >	Transfer Taxes	Other	\$1,000.00	borr pd	at closing	5/11/2018	-

Creating a New Loan



CLOSING COSTS

1. **PREPAIDS - NO TOLERANCE LIMIT**
 1. Hazard Insurance is shown from the broker system and can be edited on the non-P&I Housing Expense tab.
 2. The per diem interest is automatically calculated based on the close date from your system.
2. **The costs shown are defaults for a purchase.** Please edit the fees in the section accordingly.

Closing Costs

Borrower-Responsible Closing Costs

Non-P&I Housing Expenses

Non Borrower-Responsible Closing Costs

F - Prepaids



	Description/Memo	Paid to	Amount	Paid by	Payable	Date paid
details >	Homeowner's Insurance	Lender	\$600.00	borr pd	at closing	5/11/2018
details >	Per-diem interest	Lender	\$395.57	borr pd	at closing	5/11/2018



Creating a New Loan



CLOSING COSTS

1. HAZARD INSURANCE

- Please be sure the calculation source is calculator.
- Click the check box for “**ESCROWED?**”
- The renewal date is defaulted to June. Broker should input “**12**” in the correct renewal month.

Borrower-Responsible Closing Costs		Non-P&I Housing Expenses	Non Borrower-Responsible Closing Costs	
▼ Hazard Insurance		\$55.26/month	Escrowed	
Summary				
Description	Hazard Insurance	Prepaid Amount for	0 months	\$0.00
Calculation Source	Calculator	Monthly Amount (Servicing)		\$0.00
Annual Amount	\$663.12	Reserves Amount for	0 months	\$0.00
Monthly Amount (PITI)	\$55.26			
Calculator				
Monthly Amount (PITI)	((0.000% of Loan Amount) / 12) + \$55.2600 = \$55.26			
Prepaid?	<input type="checkbox"/> Yes	Prepaid Amount	\$0.00	
Prepaid Months	0			
Escrowed?	<input checked="" type="checkbox"/> Yes			
Payments repeat	Annual			
Disbursement Schedule Months	Jan 0 Feb 0 Mar 0 Apr 0 May 0 Jun 12 Jul 0 Aug 0 Sep 0 Oct 0 Nov 0 Dec 0			
Reserve Months Cushion	2 months			
Reserve Months	0 months	Initial Reserve Amount	\$0.00	

Creating a New Loan



CLOSING COSTS

1. PROPERTY TAXES

- Please follow the same process for Property Taxes.
- There is no need to edit the Disbursement Schedule for the state of California.

Borrower-Responsible Closing Costs		Non-P&I Housing Expenses	Non Borrower-Responsible Closing Costs	
▼ Property Taxes		\$526.04/month	Escrowed	

Summary

Description	Property Taxes	Prepaid Amount for	0 months	\$0.00
Tax Type		Monthly Amount (Servicing)		\$526.04
Calculation Source	Calculator	Reserves Amount for	4 months	\$2,104.16
Annual Amount	\$6,312.48			
Monthly Amount (PITI)	\$526.04			

Calculator

Monthly Amount (PITI)	((0.000% of Purchase Price) / 12) +	\$526.04	=	\$526.04
Prepaid?	<input type="checkbox"/> Yes			
Prepaid Months	0	Prepaid Amount		\$0.00
Escrowed?	<input checked="" type="checkbox"/> Yes			
Payments repeat	Annual			
Disbursement Schedule Months	Jan 0 Feb 0 Mar 0 Apr 6 May 0 Jun 0 Jul 0 Aug 0 Sep 0 Oct 0 Nov 6 Dec 0			
Reserve Months Cushion	2 months			

Creating a New Loan



LOCKING THE LOAN

1. The loan must have the credit reissued. The loan must already be registered. (Refer to required status for prelocking depending on Broker Channel).
2. On the “**Pricing**” screen, click on the “**PML Options**” and then click “**Run Price My Loan**”.
3. Find the rate and pricing, then click “**Request lock**” next to the rate.

Pricing

Run Scenario in DO

Horizon of borrower interest: months [\(explain\)](#)

Applications (1)

Property & Loan Info

PML Options

Loan Program Options

Term

☐ 10 Year

☐ 20 Year

☒ 30 Year

☐ 15 Year

☐ 25 Year

☐ Other

Amortization

☒ Fixed

☐ 5 Year ARM

☐ 10 Year ARM

☐ 3 Year ARM

☐ 7 Year ARM

☐ Other

Product

☒ Conventional

☐ Home Possible

☐ VA

☐ HomeReady

☐ FHA

☐ USDA

Payment

☒ P&I

☒ I/O

[Advanced Options](#)

Run Price My Loan

Number of Programs: 14

Alert Messages

• Credit has not been ordered for Application: BORROWER1, TEST. Please order credit for more accurate results.

Loan Program Results (14 Programs)

Number of Pinned Results to Compare : 0

[Generate Comparison Report](#)

Eligible Loan Programs

Rates shown in red are expired

* - The costs displayed are the borrower's non-financed settlement charges.

** - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED CONFORMING									
+ pin register request lock	4.125	-4.979	848.14	36.541	4.149	\$3,235.77	\$333,235.77	44.9	MAX30
+ pin register request lock	4.745	-4.745	835.48	36.330	4.023	\$3,223.01	\$333,223.01	45.3	MAX30
+ pin register request lock	3.875	-4.729	822.91	36.120	3.897	\$3,210.25	\$333,210.25	45.7	MAX30
+ pin register request lock	3.750	-4.356	810.45	35.912	3.772	\$3,389.49	\$333,389.49	45.9	MAX30
+ pin register request lock	3.625	-4.716	798.09	35.706	3.646	\$3,184.73	\$333,184.73	46.5	MAX30
+ pin register request lock	3.500	-4.740	785.83	35.502	3.520	\$3,171.97	\$333,171.97	46.9	MAX30
+ pin register request lock	3.375	-4.321	773.67	35.300	3.394	\$3,412.46	\$333,412.46	47.1	MAX30
+ pin register request lock	3.250	-3.797	761.61	35.098	3.269	\$4,316.70	\$334,316.70	46.9	MAX30
+ pin register request lock	3.125	-3.871	749.66	34.899	3.143	\$4,174.44	\$334,174.44	47.3	MAX30
+ pin register request lock	3.000	-3.574	737.81	34.702	3.017	\$4,681.43	\$334,681.43	47.4	MAX30
+ pin register request lock	2.875	-2.959	726.06	34.506	2.892	\$5,744.92	\$335,744.92	47.0	MAX30
+ pin register request lock	2.750	-2.446	714.42	34.312	2.766	\$6,629.91	\$336,629.91	46.8	MAX30
+ pin register request lock	2.625	-2.131	702.89	34.120	2.640	\$7,168.40	\$337,168.40	46.8	MAX30
+ pin register request lock	2.500	-1.630	691.46	33.929	2.515	\$8,032.39	\$338,032.39	46.5	MAX30

Ineligible Loan Programs

Creating a New Loan



GENERATING DISCLOSURES

1. After editing your Closing Costs and Registering the loan, proceed to the “**DISCLOSURE**” tab and click on “**ORDER INITIAL LOAN ESTIMATE**” button.

Pipeline

Loan Number: 828655

Borrower Name: TEST BORROWER1

Loan Amount: \$175,000.00

DTI: 36.120%

LTV: 38.889%

CLTV: 38.889%

HCLTV: 38.889%

Property Address: 7156 Arlington Court, Fontana, CA 92336

Loan Type: Conventional

Credit Score: 830 ?

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

QM

Disclosures

E-docs

Conditions (0)

Order Services

Disclosures

Important Loan Dates

Application Date

6/4/2019

Registration Date

8/3/2020

Intent to Proceed

Estimated Closing

5/11/2018

Deadlines

Loan Estimate

Deadline to Mail or Deliver Initial LE

6/7/2019

Deadline for Borrower to Receive Revised LE

5/7/2018

Closing Disclosure

Deadline to Mail Initial CD

5/4/2018

Deadline for Borrower to Receive Initial CD

5/8/2018

ORDER INITIAL LOAN ESTIMATE

REQUEST INITIAL CLOSING DISCLOSURE

Loan Estimates

No Loan Estimates currently on file.

Closing Disclosures

No Closing Disclosures currently on file.

Activity Log

Time ^	User	Description
6/4/2019 1:56:36 PM PDT	amtest test	Loan Registered - Disclosures Required

Creating a New Loan



GENERATING DISCLOSURES

1. If the loan is lender paid comp, broker will need to input the 3 options for the Anti Steering form. This information will be saved on this screen for this loan.
2. Click “**Next- Settlement Services Providers**” to proceed to the next step.

Disclosures

[Disclosures](#) > Order Initial Loan Estimate



CANCEL ORDER

NEXT - SETTLEMENT SERVICE PROVIDERS



Loan Comparison

Risky Features include Negative amortization, Prepayment penalty, Interest-only payments, Balloon payment within 7 years, Demand feature, Shared equity, and Shared appreciation.

	Loan with the lowest rate with risky features	Loan with the lowest rate without risky features	Loan with the lowest total discount points, origination points, or origination fees	Current Loan
Interest Rate	<input type="text" value="3.125%"/>	<input type="text" value="3.125%"/>	<input type="text" value="3.375%"/>	3.375%
Total Discount points, Loan Origination Fees or Points	<input type="text" value="\$522.00"/>	<input type="text" value="\$522.00"/>	<input type="text" value="\$100.00"/>	\$1,140.00
	<input type="button" value="COPY FROM CURRENT LOAN"/>	<input type="button" value="COPY FROM CURRENT LOAN"/>	<input type="button" value="COPY FROM CURRENT LOAN"/>	



GENERATING DISCLOSURES

- 1. The next step will require the broker to pick a provider for the Selected Service Provider List (SSPL).
- 2. If the admin has already saved the contact info, you can choose the company from “**Select from Contacts**”.
- 3. If the company is not in the contact, you will click “**Add New**”.

1. Enter ASD

2. Enter SSPL

3. Request Review

4. Vendor Audit

3. Request Review

6. Request Complete

CANCEL ORDER

NEXT - REQUEST REVIEW

All fees in Section C must have at least one suggested settlement provider.

Available Providers

ADD NEW

SELECT FROM CONTACTS

Assign Providers

Escrow Fees

Settlement Provider

Title - Archive Fee

Title - Closing/Escrow fee

Title - Document preparation fee

Title - Loan Tie In Fee

Title - Notary fees

Title - Wire Fee

Estimated Cost Amt.

\$50.00

\$2,200.00

\$100.00

\$300.00

\$250.00

\$60.00

Title Fees

Settlement Provider

Title - Endorsement Fee

Estimated Cost Amt.

Creating a New Loan



GENERATING DISCLOSURES

1. You can save permanent contacts such as title and escrow on your portal homepage by clicking "**Manage Portal**" then "**Edit Contacts.**"
2. You can also edit any existing contact's information by clicking the orange pencil

Portal: Broker

Dashboard

Broker Pipelines >

Wholesale Ratesheets >

QuickPricer >

Create New Loan >

Service Credentials

My Profile

Manage Portal ▾

Edit Contacts <

Manage Users

Non-QM Toolkit >

Edit Contacts ADD NEW CONTACT

Search Criteria

Company Name

Contact Name

Type ▾

SEARCH

CLEAR SEARCH

Relationship to ABC Company - John Test	Relationship to Mega Capital Funding, Inc	Type	Contact Name	Contact Phone	Company Name	Email
Third Party	Third Party	Other	Test	(888) 888-8888	other co	conf@mcfunding.com
Third Party	Third Party	Title	Test	(888) 967-5353	ABCD Corporation	brian2@my.com
Third Party	Third Party	Escrow	Test	(888) 888-888	Test Test	Test@testing.com

Creating a New Loan



GENERATING DISCLOSURES

1. If the desired provider is not listed, you will be able to **click** or “**ADD NEW**” buttons to input additional providers. Choose the Service from the dropdown that will be applied to the fees on the right-hand side. If Title and Escrow are the same, the contact will need to be inputted twice.
2. The “**X**” are the required fields: company name, full address including state and zip code, and phone number.
3. Click “**Confirm**”. If a contact does not include all the required fields, an exclamation point will appear next to the name, and the contact will not be available for selection as a service provider. Check out what is missing.
4. Follow this process for both Escrow and Title.

Available Providers

ADD NEW **SELECT FROM CONTACTS**

Service*
Escrow ▼

Company Name*
Mega Capital Funding

Company Address*
Street
5000 Parkway Calabasas
City
Calabasas State CA ZIPCode 91302

Contact Name
Test Testington

Email
test@testing.com

Phone Number*
(888) 888-8888 Fax Number

This company is an affiliate of the originator ☐
This company is an affiliate of the lender ☐

CONFIRM CANCEL

Creating a New Loan



GENERATING DISCLOSURES

1. Once Broker clicks Confirm, this new provider will show in the list on the left. Go to your right and select the provider from the drop down in each section of fees. That provider will be selected for all the fees in that box.
2. The red "X" will become a green "✓".
3. Follow the same process for title fees.

Available Providers

ADD NEW

SELECT FROM CONTACTS


Escrow

Mega Capital Funding 5000 Parkway Calabasas Calabasas, CA 91302


EDITDELETE

Assign Providers

Escrow Fees

Settlement Provider
Mega Capital Funding, Tes... 


Title - Archive Fee

Mega Capital Funding, Tes... 

Estimated Cost Amt.

\$50.00


Title - Closing/Escrow fee

Mega Capital Funding, Tes... 

Estimated Cost Amt.

\$2,200.00


Title - Document preparation fee

Mega Capital Funding, Tes... 

Estimated Cost Amt.

\$100.00


Title - Loan Tie In Fee

Mega Capital Funding, Tes... 

Estimated Cost Amt.

\$300.00


Title - Notary fees

Mega Capital Funding, Tes... 

Estimated Cost Amt.


\$250.00

Title - Wire Fee

Mega Capital Funding, Tes... 

Estimated Cost Amt.

\$60.00



Creating a New Loan



GENERATING DISCLOSURES

1. Once the SPPL is complete, click “**NEXT - REQUEST REVIEW**”. If the loan is a VA Refi, or other programs Mega Capital must disclose, broker must save loan at this time and request Mega Capital to finish the disclosure process by uploading the Lender LE request form.



Please review the information below. All requirements must pass to proceed with the order.

[CANCEL ORDER](#)

[REQUEST LENDER TO COMPLETE ORDER](#)

[NEXT - DOCUMENT VENDOR AUDIT](#)



Requirements Checklist

- ✓ Verified Loan Application Information is Correct (Including Borrower(s) Names and Property Address)
- ✓ Verify that all closing cost fees are True and Correct
- ✗ Loan Originator Interview Date is less than or equal to 2 business days of current date
- ✓ Processing Fee Cannot Exceed \$1500
- ✓ Appraisal Fee must be quoted from the Appraisal Fee Schedule
- ✓ City/County Tax Stamps (Transfer Tax) and Owners Title Insurance should be indicated on Purchase Transactions Only
- ✓ QM status is eligible
- ✓ Loan Program Name does not begin with 'IS' or 'DCR'
- ✓ Application Demographic Information Completed

Borrower Information

Name	Email
TEST BORROWER1	NOREPLY@MCFUNDING.COM

Loan Officer Information

Name	amtest test
NMLS#	
License ID	
Email	am-team@mcfunding.com
Phone Number	(818) 587-2600

Creating a New Loan



GENERATING DISCLOSURES

1. If there are **red hard stops**, the broker will need to remove the hard stop. In this instance, the broker had not changed the **Interview Date** to the date of registration. The broker can fix this by going back to Application Information tab and changing the interview date on page 3.
2. If the loan cannot be disclosed through the portal, this is the last screen. Please upload the LE request form now.



Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER

REQUEST INFO

COMPLETE ORDER

NEXT - DOCUMENT VENDOR AUDIT



Do not click this!

Requirements Checklist

- ✓ Verified Loan Application Information is Correct (Including Borrower(s) Names and Property Address)
- ✓ Verify that all closing cost fees are True and Correct
- ✗ Loan Originator Interview Date is less than or equal to 2 business days of current date
- ✓ Processing Fee Cannot Exceed \$1500
- ✓ Appraisal Fee must be quoted from the Appraisal Fee Schedule
- ✓ QM status is eligible
- ✓ Loan Program Name does not begin with 'IS' or 'DCR'
- ✗ Disclosures cannot be ordered on VA refinance loans. Please contact your lender.
- ✗ Application Demographic Information Completed

Borrower Information

Name	Email
FILE TEST TEST	john@mcfunding.com

Loan Officer Information

Name	Kai Greenee
NMLS#	9999999999999999
License ID	55555555555555555555555555555555
Email	helpdesk@mcfunding.com
Phone Number	(818) 674-4340

Creating a New Loan



GENERATING DISCLOSURES

1. Once the broker fixes the hard stop, click on the “**DISCLOSURE SCREEN**” and order Initial Loan Estimate again. Click on the “**NEXT**” buttons to get back to this screen.
2. They will then see all green checks. Next click “**NEXT-DOCUMENT VENDER AUDIT**”.



Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER

NEXT - DOCUMENT VENDOR AUDIT



Requirements Checklist

- ✓ Verified Loan Application Information is Correct (Including Borrower(s) Names and Property Address)
- ✓ Verify that all closing cost fees are True and Correct
- ✓ Loan Originator Interview Date is less than or equal to 2 business days of current date
- ✓ Processing Fee Cannot Exceed \$1500
- ✓ Appraisal Fee must be quoted from the Appraisal Fee Schedule
- ✓ City/County Tax Stamps (Transfer Tax) and Owners Title Insurance should be indicated on Purchase Transactions Only
- ✓ QM status is eligible
- ✓ Loan Program Name does not begin with 'IS' or 'DCR'
- ✓ Application Demographic Information Completed

Borrower Information

Name	Email
TEST BORROWER1	NOREPLY@MCFUNDING.COM

Loan Officer Information

Name	amtest test
NMLS#	
License ID	
Email	am-team@mcfunding.com
Phone Number	(818) 587-2600

Creating a New Loan



GENERATING DISCLOSURES

1. If this message appears, **do not click** “LENDER TO COMPLETE”. The error is the system has timed out.
2. Simply click on the “**DISCLOSURE**” button on the left side of the screen, order Initial Loan Estimate button. Click the series of “**NEXT**” buttons on the right-hand side to get to the next screen.

A screenshot of a web application interface for creating a new loan. At the top, there is a progress bar with four steps: "1. Request Review" (highlighted in green), "2. Vendor Audit", "3. Document Preview", and "4. Request Complete". Below the progress bar, a message reads: "Please review the information below. All requirements must pass to proceed with the order." On the left, there is a "Requirements Check" section with a "CANCEL ORDER" button. On the right, there are buttons for "RETRY PREVIEW GENERATION" and "LENDER TO COMPLETE". A white modal dialog box is centered on the screen, displaying the error message: "There was an error generating the document request review. Please retry or request for the lender to complete the order." with an "OK" button. At the bottom right, there is a "Loan Officer Information" section with fields for Name, NMLS#, License ID, Email, and Phone Number.

Creating a New Loan



GENERATING DISCLOSURES

1. Warnings are OK. These are not hard stops.
2. Click “**NEXT - ORDER DOCUMENT PREVIEW**” to continue.

Disclosures

[Disclosures](#) > Order Initial Loan Estimate



Please review the results of the audit from our document vendor below. If there are any fatal audit results, you will need to submit to the lender for disclosure.

CANCEL ORDER

NEXT - ORDER DOCUMENT PREVIEW



Document Vendor Audit Findings

Type	Message
Warning	First Payment Date is before the Document Date
Warning	Closing Date should be after the Document Date
Warning	Disbursement Date must be after Document Date
Warning	The Impound Account's Low Balance of \$1,715.20 exceeds the Cushion of \$1,162.60
Warning	Purchase Transaction with no prepaid Homeowner's Insurance detected.
Warning	Issued Date cannot be after Closing Date
Info	This loan meets the Qualified Mortgage General guidelines.
Info	This loan does not have a Negative Amortization feature.
Info	This loan does not have an Interest Only Payment feature.



GENERATING DISCLOSURES

1. The Broker will now be able to see on the Disclosure Tab Activity Log the initial disclosures have been sent. The Broker will be able to view when the borrowers Esign process is complete. All borrowers have finished the process when the activity log shows Esign completed.
2. The file will stay in “**DOCUMENT CHECK FAIL**” status until the borrower has Esigned. See [*Borrower & Signing Video*](#) on the Broker Portal for details on the borrowers Esigning process.

Activity Log		
Time ^	User	Description
10/22/2020 12:23:50 PM PDT	Kai Greenee	Initial Disclosures Created - E-Disclosure Sent
10/22/2020 12:23:56 PM PDT	System Notification	E-Sign package created.

Creating a New Loan



UPLOADING SUBMISSION PACKAGE

1. Click on the “**E-DOCS**” link to begin uploading documents for the submission process.

Pipeline

Loan Number: 828655

Borrower Name: TEST BORROWER1

Loan Amount: \$175,000.00

DTI: 36.120%

LTV: 35.715%

CLTV: 35.715%

HCLTV: 35.715%

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

QM

Disclosures

E-docs

Conditions (0)

Order Services

Status and Agents

Status

Current Status: Registered Status Date: 8/3/2020 Action:

Loan Open

Pre-Qual

Registered

Pre-

6/4/2019

8/3/2020

Agents

Assigned Agents in ABC Company -John Test

Loan Officer [re-assign](#)

Processor [re-assign](#)

Name: amtest test

Name: amtest test

Email: am-team@mcfunding.com

Email: am-team@mcfunding.com

Phone: (818) 587-2600

Phone: (818) 587-2600

Assigned Agents in Mega Capital Funding, inc

Processor

Lender Account Executive

Name:

Name:

Creating a New Loan




UPLOADING SUBMISSION PACKAGE

1. Click on “**SELECT DOCTYPE**” to select a Doc Folder.
2. Please choose “***UPLOAD DOCUMENTS (BROKER USE ONLY)**” folder.
3. Please choose “**SUBMISSION PACKAGE**”.

E-docs

Upload Docs Fax Docs Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.



Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

1 of 12 files selected for upload

File Name	Doc Type *	Des
Sample Loan.pdf	[select Doctype] scan barcodes	0 of

UPLOAD DOCS

Select a Doc Folder

Search for:

Choose a Doc Folder:

- Folder
- *UPLOAD DOCUMENTS (BROKER USE ONLY)
- APPRAISAL
- ASSETS
- CHANGE OF CIRCUMSTANCE
- CORRESPONDENT
- CREDIT
- DOC DEPARTMENT
- DOCMAGIC
- DOCS
- E-SIGNED DOCUMENTS
- FHA CONNECTION

Select a Doc Type

Folders > *UPLOAD DOCUMENTS (BROKER USE ONLY)

Search for:

Choose a Doc Type:

- Doc Type
- 1. SUBMISSION PACKAGE
- 3. PTD CONDITIONS
- 4. PTF CONDITIONS
- 5. DOC REQUEST
- 6. ESCROW SETTLEMENT STATEMENT
- 7. CD REQUEST
- 8. REDRAW REQUEST
- 9. INITIAL LE REQUEST FORM (LENDER ISSUED)



UPLOADING SUBMISSION PACKAGE

- 1. Comments can be added in the “**DESCRIPTION**” button if needed.
- 2. Click on “**UPLOAD DOCS**” **ONCE** to finish uploading your document.
- 3. Please be patient while documents are being uploaded into the system as it doesn’t have a progress bar to show its progress, but here are two ways to tell if the documents are in the system.
- 4. Please note that **CLOSING** or **MOVING** to another page while the file is being uploaded will **CANCEL** the uploading process and **THE FILE WILL BE LOST.**

E-docs

SUBMIT TO DOCUMENT CHECK

Upload Docs

Fax Docs

Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Sample Loan.pdf

Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
Sample Loan.pdf	[select Doctype] scan barcodes *UPLOAD DOCUMENTS (BROKER USE ONLY) : 1. SUBMISSION PACKAGE	<div>0 of 200 characters</div>	<div>0 of 200 characters</div>	TEST BORROWER1 ▾

UPLOAD DOCS



UPLOADING SUBMISSION PACKAGE

- 1. A way to check documents is by clicking on the “DOCUMENT LIST” tab.
- 2. Everything that you upload or Mega Capital uploads into the system will be visible.

E-docs

SUBMIT TO DOCUMENT CHECK

Upload Docs

Fax Docs

Document List

Status	Folder	Doc Type	Application	Description	Last Modified Date ▾	Pages
view PDF	*UPLOAD DOCUMENTS (BROKER USE ONLY)	1. SUBMISSION PACKAGE	TEST BORROWER1		8/3/20 11:26 AM	1



UPLOADING SUBMISSION PACKAGE

- 1. After uploading the files. Please click on the “**SUBMIT TO DOCUMENT CHECK**” button to submit.
- 2. The Setup Department will be alerted to work on your file.

E-docs



Upload Docs

Fax Docs

Document List

Status	Folder	Doc Type	Application	Description	Last Modified Date ▾	Pages
view PDF	*UPLOAD DOCUMENTS (BROKER USE ONLY)	1. SUBMISSION PACKAGE	TEST BORROWER1		8/3/20 11:26 AM	1



MEGA CAPITAL FUNDING

THANK YOU FOR YOUR BUSINESS
PLEASE CONTACT YOUR ACCOUNT EXECUTIVE IF YOU HAVE
ANY QUESTIONS.