Mortgage Broker Quick Reference Guide



Main Office		General Information	
Mega Capital Funding, Inc. 26637 Agoura Road, Ste 100 Calabasas CA, 91302 NMLS #303203 Toll Free: 1.866.823.7777 Main Number: 818.657.2600 Web: <u>www.MCFunding.com</u> Hours of Operation: Monday – Friday: 8:00 am – 5:00 pm PST		Lender ID's: Fannie Mae # 28711 Freddie Mac #205058 VA ID # 90753300 FHA: 12299-00007 Portal Access: Broker Login Licensed States AL, AK, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IA, KS, KY, MD, ME, MA, MI, MS, MT, NE, NH, NJ, NM, NC, ND, NJ, OH,OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY Approved Appraisal AMC's: <u>Appraisal AMC List</u> View Available Programs	
		Useful Forms	
 Broker Approvals Broker Relations Managers Technical Support Secondary Marketing – Locks Submission Department 4506 Department PTD Department Doc Department Funding Department 	brokerapproval@mcfunding.com brm@mcfunding.com technicalsupport@mcfunding.com lock@mcfunding.com submit@mcfunding.com 4506@mcfunding.com ptd@mcfunding.com docs@mcfunding.com funding@mcfunding.com	Submission Form/Checklist: LE Request Form: Doc Order Request Form: COC Request Form: FHA Case # Request: FHA Submission Checklist: VA Submission Checklist:	Submission Form/Checklist Loan Estimate Request Form Doc Request Form Change of Circumstance Form FHA Case # Request Form FHA Submission Checklist VA Submission Checklist
Pricing and Lo	ck Information		Information
 Lock cut-off: 6:00 PM PT for Agency, FHA, and VA., Jumbo and Gold 2:00 PM. See lock policy for more detailed information. Locks accepted via online Broker Portal or e-mail request Lock Online via Broker Portal login: www.MCFunding.com Pre-locks: See Lock Policy at MCFunding.com 15 day locks exclusive to "clear to close" (ready for docs) status loans only. Max Net Rebate Price: see rate sheet and Lock Policy 		Underwriting FeesCalifornia•Agency: \$1140•FHA, VA, & USDA: \$1095•FHA & VA Streamline: \$395•Portfolio, Non QM & Jumbo programs: \$1495GA, FL, KY & TX•Agency, FHA, VA, & USDA: \$995•Portfolio, Non QM & Jumbo programs: \$1495•TX + \$250 Document Attny. Review Fee	
Signed Final Documents • Copy of Signed Final Documents: Must be sent electronically to Mega Capital: Instructions included in Document Set.		All other Licensed States • Agency: \$11 • FHA, VA, & • FHA & VA S	treamline: \$395 L40 USDA : \$1095 treamline: \$395 on QM & Jumbo programs: \$1495
HOI/Flood/CPL/Condo Insurance Loss Payee Clause: Mega Capital Funding Inc., ISAOA 26637 Agoura Road, Ste 100 Calabasas, CA 91302		 Second Trust Deed – All States \$795 Redraw Fee \$150 Field Review Fee \$250-350 	
Mega Capital Funding, Inc. Attn: Payment Processing 26637 Agoura Road, Ste 100 Calabasas CA, 91302 Email: <u>Servicing@mcfunding.com</u> Phone #1.866.823.7777		Day 1 Certainty – Standard Letter Fee +\$100 Tax Service Fee: \$80 <i>Rates, Fees, and Guidelines are subject to change without</i> <i>notice.</i> View Current turn Times	