



MEGA CAPITAL FUNDING

Guide to mPOWERS

Table of Contents

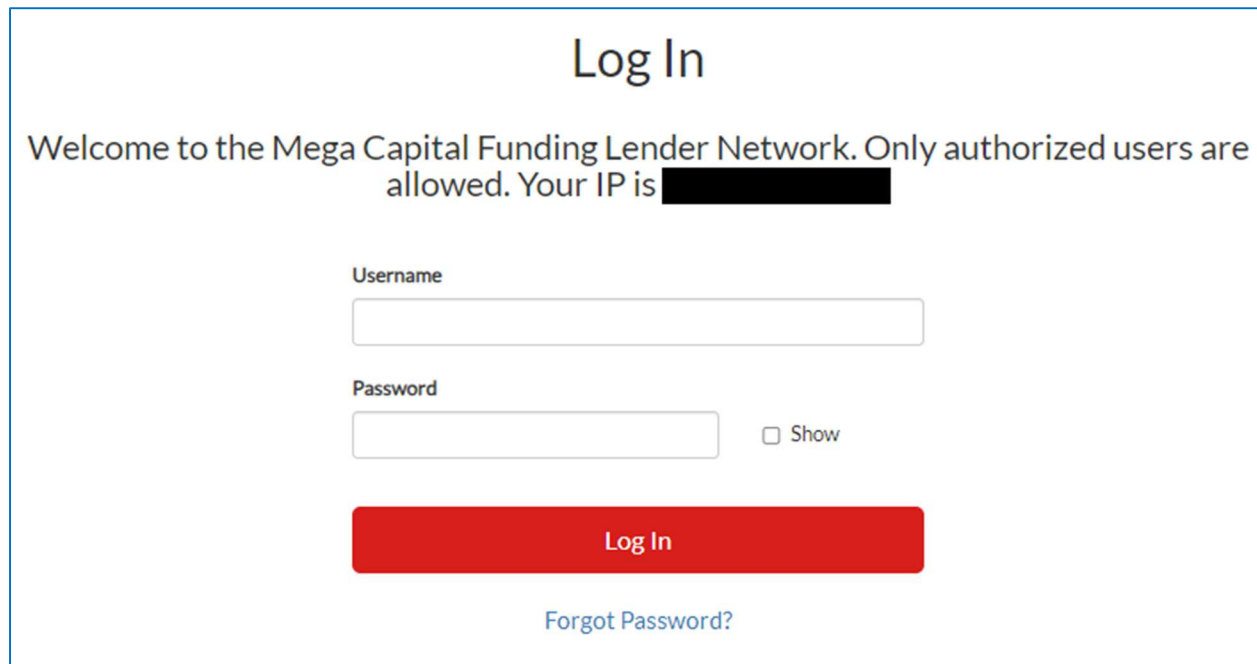
- (1) [Access/Login to mPOWERs](#)
- (2) [mPOWERs Landing Page](#)
- (3) [How to Submit a Loan](#)
- (4) [Advance Locking](#) **please refer to #13 on table below for temporary process once ready to submit the Advance Lock. **
- (5) [How to Upload Conditions](#)
- (6) [How to Order an Appraisal](#)
- (7) [How to Request a Change Request](#)
- (8) [How to Request a Closing Disclosure \(CD\)](#)
- (9) [How to Check Status on Disclosures and Resend](#)
- (10) [How to Change Processor and View Other Agents](#)
- (11) [How to Add or Update Credit Credentials](#)
- (12) [Tips and Tricks](#)
 - a. [Adding a Seller Credit, Earnest Money Deposit, or other credits](#)
 - b. [Adding a 2/1 Buydown Fee](#)
 - c. [Adding other types of income such as retirement, pension, child support, etc.](#)
 - d. [Adding a Gift or Gift of Equity](#)
 - e. [FHA Case Number Request](#)
- (13) [Temporary Advance Lock Process for Submitting a Loan](#)

Access/Login to mPOWERS

[Link to web site:](#)

<https://mpowers.mcfunding.com/lender/broker-login/MUG2XQVE>

Enter your Username and Password provided to you and click on Log In. For users of our existing portal, your current username and password will work on mPOWERS as well.



Log In

Welcome to the Mega Capital Funding Lender Network. Only authorized users are allowed. Your IP is [redacted]

Username

Password ☐ Show

Log In

[Forgot Password?](#)

To change your password, at the Log In Screen, click on “Forgot Password?” and an email will be sent to you with a link to create a new password.

To request a new login, please contact technicalsupport@mcfunding.com

For portal assistance, please contact brm@mcfunding.com or (818) 657-3065.

mPOWERs Landing Page

Once you login to the portal, our Home page will appear.



Home Pipeline Create Loan Quick Pricer Resource Broker Tools Appraisal Resources Admin Hi [redacted]

Hi, [redacted]!

Your Mega Capital
Funding AE

Last day to draw docs for 12/1
payment - 11/2/2023

Refi 10/30 (Mon)

Purchase 10/31 (Tue)

Last Day to Fund in to the month
is on 11/08 (Dry states only)
First half taxes paid for... [Read
more.](#)

Need Help? - 11/2/2023

For portal assistance, please
email brm@mcfunding.com or
call (818) 657-3065. For
assistance with loans in progress,
please contact your Account...
[Read more.](#)

New TPO portal notice -
11/2/2023

Please use [Old Portal](#) if you are
looking to submit a Non QM or
Non Delegated... [Read more.](#)

Loans Requiring Your Attention (6)

Market Direction

Turnaround Times

Latest Bulletins

Turnaround Times

Type	Purchase	Refinance
Underwriting	1 day	1-2 days
Conditions	1 day	1 day
Appraisal Review	1 day	1 day

AMC Turnaround Times

Lender Paid Compensation

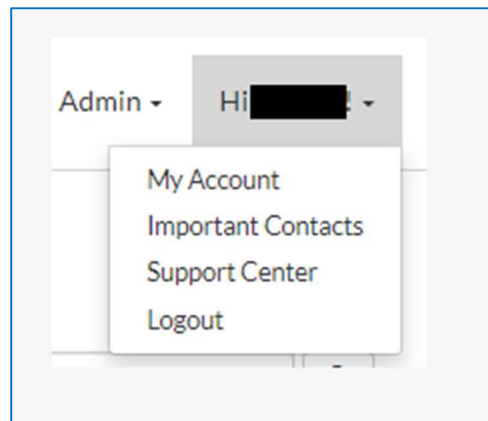
Compensation Details

Percentage	1.000%
Flat Fee	\$0.00
Corporate Compensation Admin	N/A
Next Allowable Change	12/28/2023

The top menu has the following options:

- ❖ Home – will take you to the Landing Page.
- ❖ Pipeline – view all loans in your pipeline.
- ❖ Create Loan – how to start a new loan.
- ❖ Quick Pricer – access to our pricing engine.
- ❖ Resource Links – quick links to handy resources.
- ❖ Appraisals – link to order appraisals.
- ❖ Resources – a direct link to all of our resources
- ❖ Admin – for users with admin rights to manage company and user info.

On the top right hand side corner, you will see Hi “Your Name”! Below are the options within there:

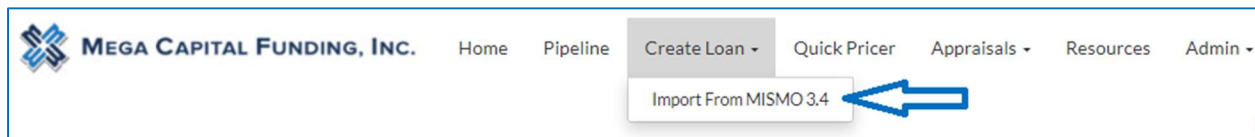


- My Account – access your personal information and enter your credit credentials and DU credentials.
- Important Contacts – your AE’s contact information and Mega Capital Funding’s company information.
- Support Center – FAQs and resources for help.
- Logout – will log you out of the portal.

How to Submit a Loan

Before beginning your submission, make sure that you have entered your credit credentials and DU credentials or that your company admin has entered this information at the company level, and it is up to date. For more details regarding this, please review [link to how to change/update credentials].

From the Home Page, select “Create Loan” from the top menu, and then select “Import from MISMO 3.4.”



Import MISMO 3.4

- ✖ Click to choose the file saved on your desktop or drag and drop your MISMO 3.4 into the upload box.
- ✖ Select how you'd like to import the liabilities to the URLA. You can either import from the credit report or from what was entered in your 3.4.
- ✖ Your XML will be validated with the MISMO Schema. If the validation fails, you can select the “Ignore validation errors” option to continue even if it fails.
- ✖ Select “Import Loans” to move on to the next step.

Import MISMO 3.4

Here you can import your loan application, make changes, price out your loan, run AUS, create initial disclosures, get your initial disclosures electronically signed and more! Start by importing your MISMO 3.4 and follow the prompts on the following pages..

Click to choose a file or drag it here.

How to Run Credit ☒ Reissue Credit - I already ran credit.

How to Import Liabilities

From Credit Report

☐ Ignore validation errors ?

Import Loan

Review Credit Data

- ❖ Enter your credit report ID number.
- ❖ Save and then select Reissue Credit to move on to the next step.
- ❖ If you need to go back to the previous screen, you can either select the option from the menu bar on the left-hand side or to the left of the next step.

Review Credit Data

Please verify borrower's data before pulling credit.

Import 3.4

Review Credit Data

Review Credit Scores

Review Application

Review Underwriting Summary

Run Pricing

Review Loan Estimate

Run AUS

Loan #	XD8SZXLY	Purpose	Purchase	Program	Conventional	LTV	61.538%
Borrower	Alice Firstimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	3.000%	FICO	0
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	16.024%
Product	Conventional 30 Year Fixed						

Borrower: Alice Firstimer

Credit Report ID

First Name

Alice

Status

Unmarried

Middle Name

Date of Birth

August

9

1985

Last Name

Firstimer

Social Security #

.....

Name Suffix

Hold to show

Phone Primary

949-555-5555

Present Address

27 Sheldon St

Sopchoppy

FL

32358

+ Add New Borrower

Undo

Save

Import 3.4

Reissue Credit

- ❖ You will see the message below while the system reissues credit.

Reissuing Credit

DO NOT RELOAD PAGE. TAKES UP TO 1 MINUTE.

Reissuing Credit. Once complete, you will be redirected.

Review Credit Scores

- ❖ Once the credit is reissued, you will receive a confirmation page where you can review the scores and see that it was successfully completed.
- ❖ Select “Review Application” to move on to the next step.

Review Credit Scores

Review credit report(s).

✓
Import 3.4

✓
Review Credit Data

✓
Review Credit Scores

✗
Review Application

✗
Review Underwriting Summary

✗
Run Pricing

✗
Review Loan Estimate

✗
Run AUS

✗

Loan #	877303	Purpose	Purchase	Program	Conventional	LTV	61.538%
Borrower	Alice Firstimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	3.000%	FICO	710
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	17.137%
Product	Conventional 30 Year Fixed						

Credit Summary

Borrower: Alice Firstimer

Agreed to Credit Report - 10/30/2023 11:59:06 pm

Equifax	715
Experian	703
TransUnion	710

Credit History

Date/Time	Status	Credit Report ID	IP Address	Bureaus Included	Type
10/30/2023 @ 11:59:09 pm	READY	116780639330000	66.234.201.58	Equifax, Experian, Transunion	Hard Pull

Credit Data

Review Application

Review Your Loan Application

- ❖ You can review each page of the Loan Application by selecting the tabs on the top menu or by clicking on the button on the left side of the red “Underwriting Summary” button.
- ❖ Check each section for accuracy and that no pertinent information is missing or did not import from the 3.4.
 - Make sure that any mortgage liability is linked to a property in the REO section and that any debt that may need to be paid off or excluded is correctly marked.
 - [Seller credits](#) can be added in the “Transaction Tab.”
 - Refer to [Tips and Tricks](#) for additional tips.

- ❖ Confirm the contacts for the loan are correct. You can change the Loan Officer or Processor by selecting a user from the drop down. If a new user needs to be added, please contact technicalsupport@mcfunding.com.

Review Your Loan Application

Your loan has been created from your MISMO 3.4 import. Carefully review the loan application below and make any corrections, if necessary.

✓
Import 3.4

✓
Review Credit Data

✓
Review Credit Scores

✓
Review Application

✗
Review Underwriting Summary

✗
Run Pricing

✗
Review Loan Estimate

✗
Run AUS

✗
Review Initial Disclosures

✗
Send for E-Signing

✗
Sign Initial Disclosures

✗
Submit Loan

Loan #	877303	Purpose	Purchase	Program	Conventional	LTV	61.538%
Borrower	Alice Firsttimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	3.000%	FICO	710
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	17.137%
Product	Conventional 30 Year Fixed						

General Borrower Property Additional Income Expenses Assets Liabilities/REO Transaction Declarations Monitoring

General

Lender Loan #

877303

Purpose

Purchase

Loan amount

400,000.00

Click here to update

Loan proceeds or
lien advances to be
used for business
purposes?

☒ No ☐ Yes

CFPB Application
Date ?

10/30/2023

Conversion of
Contract for Deed
or Land Contract

☒ No ☐ Yes

Mortgage Lien type

☒ First Lien ☐ Subordinate Lien
☐ Not Secured by a
Lien

Require Impounds

Tax and insurance escrow

Est. Close Date

11/24/2023

Contacts

Type	Name	Phone	Email
Loan Officer		866-823-7777	
Processor		866-823-7777	

+ Add Alternative Contact

+ Add CC List

Undo

Save

Credit Scores

Borrower

Underwriting Summary

- ❖ Once all information is reviewed and validated, go back to the “General” tab, and then select “Underwriting Summary” to move on to the next step.

- ❖ If any data that is required for a complete application is missing, you will see an error message within the general tab once you try to move forward to the “Underwriting Summary”. Correct any errors on the application that are listed.

General

Borrower

Property

Additional Income

Expenses

Assets

Liabilities/REO

Transaction

Declarations

Monitoring

General

Lender Loan #

877303

Loan amount

400,000.00

Click here to update

CFPB Application Date

10/30/2023

Mortgage Lien type

☒ First Lien

☐ Subordinate Lien

☐ Not Secured by a Lien

Purpose

Purchase

Loan proceeds or lien advances to be used for business purposes?

☒ No

☐ Yes

Conversion of Contract for Deed or Land Contract

☒ No

☐ Yes

Require Impounds

Tax and insurance escrow

Est. Close Date

11/24/2023

Contacts

Type	Name	Phone	Email
Loan Officer	<div></div>	866-823-7777	<div></div>
Processor	<div></div>	866-823-7777	<div></div>

+ Add Alternative Contact

+ Add CC List

Undo

Save

Alice Firstimer needs a primary employment since a current employment has been entered.
Please save any changes once this has been corrected and try again.

Credit Scores

Borrower

Underwriting Summary

- ❖ Select “Underwriting Summary” to move on to the next step.

Underwriting Summary

- ❖ Review the Underwriting Summary Screen for accuracy. If any item appears to be different than expected (i.e., DTI, LTV) return to the “Loan Application” screens and make corrections prior to moving forward to the next step.
- ❖ Select “Run Pricing” to move on to the next step.

Underwriting Summary

✓
Import 3.4

✓
Review Credit Data

✓
Review Credit Scores

✓
Review Application

✓
Review Underwriting Summary

✗
Run Pricing

✗
Review Loan Estimate

✗
Run AUS

✗
Review Initial Disclosures

✗
Send for E-Signing

✗
Sign Initial Disclosures

✗
Submit Loan

Loan #	877303	Purpose	Purchase	Program	Conventional	LTV	61.538%
Borrower	Alice Firstimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	3.000%	FICO	710
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	17.137%
Product	Conventional 30 Year Fixed						

Underwriting Summary

Total Income

Alice Firstimer	\$15,000.00
Total:	\$15,000.00

Loan to Value Ratios

LTV:	61.538%
CLTV:	61.538%
HCLTV:	61.538%

Present Housing Payment

Alice Firstimer	\$0.00
Total:	\$0.00

Qualifying Ratios

Primary Housing Expense/Income	16.024%
Total Obligations/Income	17.137%

Proposed Housing Payment

Borrowers Primary Residence

1st Mortgage (P&I)	\$1,686.42
2nd Mortgage (P&I)	\$0.00
Hazard Insurance	\$63.73
Real Estate Taxes	\$653.38
Mortgage Insurance	\$0.00
HOA Dues	\$0.00
Rent	\$0.00
Other Expenses	\$0.00
Supplemental Property Insurance	\$0.00
Total:	\$2,403.53

Other Obligations

Negative Cash Flow (Subject Property)	n/a
Negative Cash Flow (Other Properties)	n/a
All Other Payments	\$167.00
Total:	\$167.00
Total All Obligations:	\$2,570.53

Review Application

Run Pricing

Run Pricing

- ❖ Review the Pricing details and make any changes to the data (i.e.: Impounds, Lock Period, Compensation Plan, Lender Fee Waiver, etc.). If you are submitting an advance locked file, skip to this section [“Run Pricing: Advance Lock.”](#)
 - Tip: to narrow down your results, select the product type you are looking for
 - Adjust the AUS type depending on if you are running DU or LP. You will be able to [run the AUS](#) later in the process.
- ❖ Then select “Price It!” to register the file.

Run Product, Pricing & Eligibility

Search for available loans below. Once you find the loan you want simply register or lock any loan.

✓
Import 3.4

✓
Review Credit Data

✓
Review Credit Scores

✓
Review Application

✓
Review Underwriting Summary

✓
Run Pricing

✗
Review Loan Estimate

Loan #	877303	Purpose	Purchase	Program	Conventional	LTV	61.538%
Borrower	Alice Firsttimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	3.000%	FICO	710
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	17.137%
Product	Conventional 30 Year Fixed						

Pricing

Product Type

☒ Conventional ☐ FHA
☒ HomeReady ☐ VA
☒ USDA

Include ARMs

☒ No ☐ Yes

Compensation Plan

☒ Lender Paid ☐ Borrower Paid

Appraised Value

650,000

Purchase Price

650,000

Down Payment

250,000 38.462%

Loan Amount

400,000 61.538%

2nd Financing

☒ No ☐ Yes

Impounds

Tax and Insurance

Lender Fee Waiver

☒ No ☐ Yes

Lock Period

30

Financed PMI, MIP, Funding Fee

☒ No ☐ Yes

Conv. PMI Type

No MI

AUS Type

DU/Jumbo

Underwriting Summary

Price It!

- ❖ The pricing engine will process the request and display all eligible loan programs with the corresponding current pricing details in the “Eligible” tab. The pricing is sorted by product type.
- ❖ If you do not see the product type you were looking for, review the “Ineligible” tab.
 - There will be a list of product types and why you are not eligible for it.
 - If you need to make any changes to the application to qualify for a product, you can return to the “Review Application” screen and update any information as needed.

Eligible (234)
Ineligible (146)

Filter Ineligible Loan Programs

Loan Type
All

Loan Term
All


146 of 146 programs

Loan Program	Explanation
A750-10	** LAMT NOT ALLOWED FOR THIS PRODUCT ** 1 UNIT: MIN LOAN AMT \$726,201
AGNP-10	** PORTFOLIO PROGRAM: BORROWER(S) MUST OWN >6 FINANCED PROPERTIES (2ND/NOO) AND/OR >2 BUSINESSES
AGNRN10	** INCOME EXCEEDS 100% AMI FOR THIS COUNTY ** RATE/TERM REFINANCE ONLY

- ❖ Once you open the program you wish to select, you can review the loan details and summary by clicking on “Show details”.

7.375%	-0.032%	(\$128.00)	\$9,809.00	\$2,763	AGN-30 Lender: n/a	Show details Expired	Register
--------	---------	------------	------------	---------	-----------------------	--------------------------------------	----------

- ❖ A Loan Details & Summary box will open that will show you:
- Adjustments – shows your total compensation and comp plan, pricing adjustments and final price.
 - Rate & Payment – shows monthly payment, APR, and PITI.
 - Fees – these are the fees used in the loan. You will be given the opportunity to edit and adjust the fees later in the process.
 - More – shows the full payment schedule.


MEGA CAPITAL FUNDING, INC.
Loan Details & Summary

Lender Paid Compensation

Effective Month	October, 2023
Total Comp.	0.000% = \$0.00
Minimum Amount	\$0.00
Maximum Amount	\$0.00
Total Comp. for this Transaction	\$0.00

Adjustments

Rate & Payment

Fees

More

Description	Rate	Price/Points	Margin
Base	7.125%	99.265	-
PUR, >15 YR, LTV >60%-70%, SCORE 700 - 719	-	0.375	-
Total	7.125%	98.890	-

- ✖ Upon determination of the Loan Program and interest rate for the loan, register the loan by clicking on the “Register” button.
- ✖ Note, if you are looking to lock the rate, you will be given the opportunity later in the process.

Eligible (234)

Ineligible (146)

Filter Search Results

Most Popular | No Closing Costs | Lowest Fees | Lowest APR

Max Payment

No max

Max APR

No max

Max Fees

No max

Loan Type

All

Loan Term

All

234 of 234 programs

21BD-3014 loan options

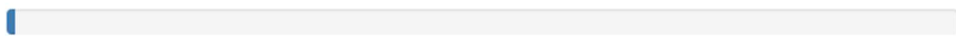
AGN-3014 loan options

Rate	Points/ Credits %	Points/ Credits \$	Fees	Payment	Name	
7.125%	1.110%	\$4,440.00	\$14,377.00	\$2,695	AGN-30 Lender: n/a Show details (Expired)	Register
7.250%	0.433%	\$1,732.00	\$11,669.00	\$2,729	AGN-30 Lender: n/a Show details (Expired)	Register
7.375%	-0.032%	(\$128.00)	\$9,809.00	\$2,763	AGN-30 Lender: n/a Show details (Expired)	Register
7.500%	-0.423%	(\$1,692.00)	\$8,245.00	\$2,797	AGN-30 Lender: n/a Show details (Expired)	Register
7.625%	-0.679%	(\$2,716.00)	\$7,221.00	\$2,831	AGN-30 Lender: n/a	Register

 You will see the message below while the system registers the loan.

Register Loan Program

DO NOT RELOAD PAGE. TAKES UP TO 1 MINUTE.



Your selected loan program is being registered. Once complete, you will be redirected.

Run Pricing: Advance Lock ([Skip to "Review Loan Estimate" if file is not an Advance Lock](#))

- ❖ If you are submitting a file that was already locked, the pricing screen will either ask you to check eligibility to make sure the loan is still eligible at what it was locked at.

Pricing

Product Type

☒ Conventional ☐ FHA
☐ HomeReady ☐ VA
☐ USDA

Include ARMs

☒ No ☐ Yes

Compensation Plan

☒ Lender Paid ☐ Borrower Paid

Appraised Value

650,000

Purchase Price

650,000

Down Payment

250,00038.462%

Loan Amount

400,00061.538%

2nd Financing

☒ No ☐ Yes

Impounds

Tax and insurance

Lender Fee Waiver

☒ No ☐ Yes

Lock Period

30

Financed PMI, MIP, Funding Fee

☒ No ☐ Yes

Conv. PMI Type

No MI

AUS Type

DU/Jumbo

Underwriting Summary

Check Eligibility

Eligible (234)

Ineligible (0)

Filter Search Results

Most Popular | No Closing Costs | Lowest Fees | Lowest APR

Max Payment

No max

Max APR

No max

Max Fees

No max

Loan Type

All

Loan Term

All

1 of 234 programs

AGN-301 loan option

- ❖ If the loan is still eligible, you will now be prompted to “Pull Fees”.

Pricing

Product Type

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

Include ARMs

☒ No
 ☐ Yes

Compensation Plan

☒ Lender Paid
 ☐ Borrower Paid

Appraised Value

650,000

Purchase Price

650,000

Down Payment

250,000

38.462%

Loan Amount

400,000

61.538%

Area Median Income

0

2nd Financing

☒ No
 ☐ Yes

Total Properties Owned

1

Impounds

Tax and insurance

Lender Fee Waiver

☒ No
 ☐ Yes

Lock Period

30

Financed PMI, MIP, Funding Fee

☒ No
 ☐ Yes

Conv. PMI Type

No MI

AUS Type

DU/Jumbo

Your loan is eligible.

Underwriting Summary

Check Eligibility

Pull Fees

❖ If the loan is no longer eligible, you will need to request changes with the Lock Desk to make the loan eligible to proceed. Click on “Request Lock Change”

Run Product, Pricing & Eligibility

Search for available loans below. Once you find the loan you want simply register or lock any loan.

Import 3.4

Review Credit Data

Review Credit Scores

Review Application

Review Underwriting Summary

Run Pricing

Review Loan Estimate

Run AUS

Review Initial Disclosures

Send for E-Signing

Loan #	878774	Purpose	Purchase	Program	Conventional	LTV	104.615%
Borrower	Alice Firsttimer	Lock Status	Locked	Term	30 Year Fixed	CLTV	104.615%
Occ.	Primary	Loan	\$680000.00	Rate	6.250%	FICO	710
Property	Single family residence	Subject	123 Making a Test Lock Ave Walnut Creek, CA 94596	Lock Exp. Date	1/17/2024	DTI	22.313%
Product	21BD-30						

Pricing

Product Type

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

Include ARMs ☒ No ☐ Yes

Compensation Plan ☒ Lender Paid ☐ Borrower Paid

Appraised Value

650,000

Purchase Price

800,000

Down Payment

120,000 15.000%

Loan Amount

680,000 85.000%

Area Median Income

0

2nd Financing

☒ No ☐ Yes

Total Properties Owned

1

Impounds

Tax and insurance

Lender Fee Waiver

☒ No ☐ Yes

Lock Period

30

Financed PMI, MIP, Funding Fee

☒ No ☐ Yes

Conv. PMI Type

No MI

AUS Type

DU/Jumbo

Due to differences between the details of your forward lock and your current loan application, a lock change is required in order for you to proceed with your submission. Please either return to the Loan Application screens and revise the loan details to obtain an "Eligible" finding or request a change to your lock.

** PMI REQUIRED
 * OO, PUR/RT: UNITS, LTV, CLTV AND/OR HCLTV REQUIREMENTS NOT MET
 * LTV / CLTV / HCLTV >95%, PUR: FTHB REQUIRED

Underwriting Summary

Check Eligibility

Request Lock Change

❖ You will then see a window pop up with the changes that are being requested that differ from what the loan was locked as. Pick to either send an email or be called once the change is completed and then click on "Submit Request." The Lock Team will notify you once it's completed.

Page 18 of 59

Change Request

12/18/2023

Field Changed	Locked Value	Current
Down Payment	400000.00	120000
Loan amount	400000.00	680000
FICO	800	710
Zipcode	94596	92618
Street Address	123 Making a Test Lock Ave	1 Dovecreek

Explanation of change:

How would you like to be notified?

Your Lock Change request can take up to 15 minutes to process. Lock Desk hours are 6:00 AM – 8:00 PM PST.

Please indicate your preferred method of contact below and we will reach out to you as soon as your change is made and you may continue with your submission.

☒ Send me an email at:

youremail@yourserver.com

☐ Call me at the following number:

Submit Request

Close

✚ After the Lock Team completes the request, you can go back into the pricing screen and pull fees to proceed.

✓
Review Credit Scores

✓
Review Application

✓
Review Underwriting Summary

✓
Run Pricing

✗
Review Loan Estimate

✗

Pricing

Product Type

☒ Conventional ☐ HomeReady ☐ FHA ☐ VA ☐ USDA

Include ARMs ☒ No ☐ Yes

Compensation Plan ☒ Lender Paid ☐ Borrower Paid

Appraised Value

650,000

Purchase Price

650,000

Down Payment

250,000 38.462%

Loan Amount

400,000 61.538%

2nd Financing

☒ No ☐ Yes

Impounds

Tax and insurance

Lender Fee Waiver

☒ No ☐ Yes

Lock Period

30

Financed PMI, MIP, Funding Fee

☒ No ☐ Yes

Conv. PMI Type

No MI


AUS Type

DU/Jumbo

Underwriting Summary


Pull Fees


Review Your Loan Estimate


 Review the fees for accuracy and adjust if any changes are needed.


Review Your Loan Estimate


Double check the fees below. These fees were calculated automatically based on direct integrations with the vendors noted below.


 Import 3.4	Loan # 877303 Borrower Alice Firstimer Occ. Primary Property Single family residence Product AGN-30	Purpose Lock Status Loan Subject	Purchase Floating \$400000.00 1 Dovecreek Irvine, CA 92618	Program Conventional Term 30 Year Fixed Rate 7.375%	LTV 61.538% CLTV 61.538% FICO 710 DTI 19.979%
---	---	---	--	---	--



Review Credit Data



Review Credit Scores



Review Application



Review Underwriting Summary



Run Pricing



Review Loan Estimate


Run AUS


Review Initial Disclosures


Send for E-Signing


Sign Initial Disclosures


Submit Loan

Fees & Service Providers

A. Origination Charges



Originator Compensation

Tax Service Fee



Core Logic

Underwriting Fee

B. Services You Cannot Shop For +



Appraisal Fee (Form# 1004)  

Appraiser



Credit Report  

CoreLogic CredCo



C. Services You Can Shop For +

Title - CLTA 110.9 Environmental Protection Lien  



Chicago Title Irvine

Title - CLTA 100.18-06 CC&R's, Right of Reversion  



Chicago Title Irvine

Title - CLTA 103.5 Water Rights, Surface Damage  



Chicago Title Irvine

Title - SE-140-06 - Solar Endorsement  



Chicago Title Irvine

Title - Lender's Title Policy  



Chicago Title Irvine

Title - Recording Service Fees  


Chicago Title Irvine

Title - Escrow Fee  



Chicago Title Irvine

Title - Signing Agent Fee  

Chicago Title Irvine

 To edit fees, click on the pencil icon to open the field to edit.

Page 20 of 59



Appraisal Fee (Form# 1004)   \$650.00

Appraiser

Edit Loan Cost

Type	Appraisal Fee	Paid By:	Borrower	650
Paid To		Paid By:	Borrower Finan	0.00

✖ To add fees, select the “+” button and then select the fee you are trying to add in the drop down. Then enter the dollar amount of the fee and save.

B. Services You Cannot Shop For   \$750.00

Add New Loan Cost

Type	Choose	Paid By:	Borrower	0.00
Paid To		Paid By:	Borrower Finan	0.00

Appraisal Fee (Form# 1004)
Appraiser

Credit Report
CoreLogic CredCo

3rd Party Processing

1004D Re-inspection

Appraisal

Attorney Review Doc Fee

Desk Review

Title - DFI Fee

Field Review

Flood certification

HOA Cert fee

Mortgage Insurance Premium

Natural Hazard Disclosure

PDC FEE (FNMA)

PDR FEE (FHLMC)

Section B Fee Template

Subordination Fee

VA Funding Fee



VOE Fee

\$650.00

\$100.00

✖ To remove fees, click on the “X” button.

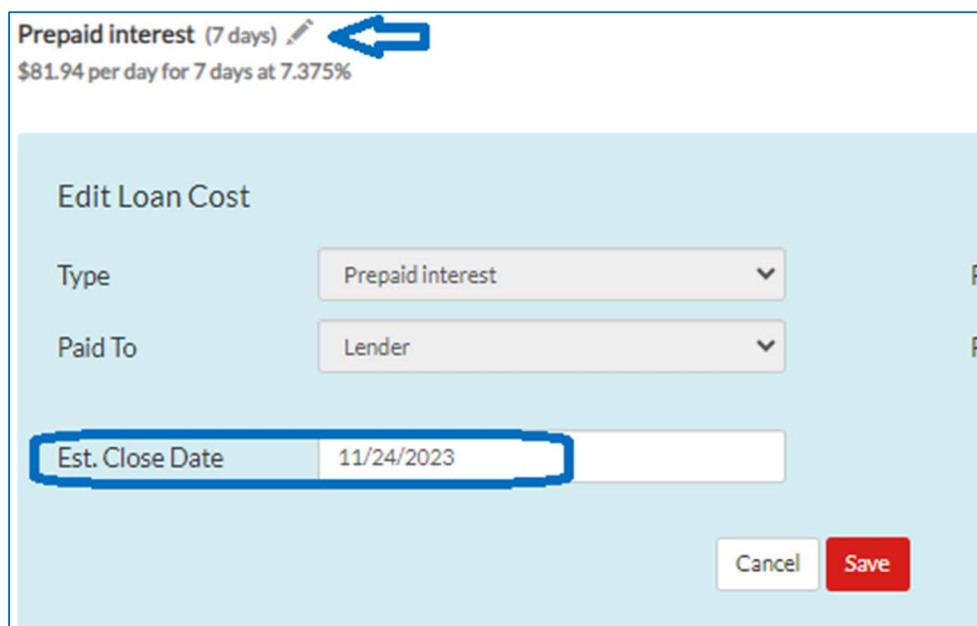
Appraiser **Delete this cost**

Credit Report  

CoreLogic CredCo

✖ Section A Fees:

- Tax Service and Underwriting Fee be auto populated based on the loan program. These cannot be edited.
- If borrower paid, the origination fee will be pulled from what was entered into the pricing screen.
- ❖ Section B Fees: We automatically add Appraisal Fee and Credit Report fees. Fees can be edited, added, or removed following the instructions above.
- ❖ Section C and E Fees: Mega uses Smart Fees. These fees are based on the location of the subject property and what title/escrow companies in that area are quoting. Smart fees are guaranteed. However, if you'd still like to adjust, keep in mind you may subject to tolerance cure fees. Fees can be edited, added, or removed following the instructions above.
- ❖ Sections F and G Fees: review for accuracy. Fees can be edited, added, or removed following the instructions above.
 - The number of months collected can be adjusted depending on your closing date.
 - Your closing date can be adjusted by editing the Prepaid Interest field.



The screenshot shows a web form titled "Edit Loan Cost". At the top, there is a header for "Prepaid interest (7 days)" with a pencil icon and a blue arrow pointing to it. Below this, it says "\$81.94 per day for 7 days at 7.375%". The form has two dropdown menus: "Type" set to "Prepaid interest" and "Paid To" set to "Lender". Below these is a text input field for "Est. Close Date" with the value "11/24/2023" highlighted by a blue box. At the bottom right are "Cancel" and "Save" buttons.

- ❖ If all looks good, select "Run AUS". You will then get a popup screen asking to confirm you have reviewed the loan estimate and are ready to move on to the next step.

Review Loan Estimate

Please make sure you've carefully reviewed your loan estimate. If everything looks good, click Next.

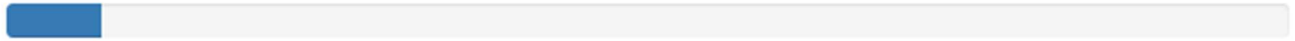
Next

Close

✖ You will then see this screen while the system is sending the data to run AUS.

Submitting Loan to DU


DO NOT RELOAD PAGE. TAKES UP TO 1 MINUTE.



Loan is being submitted to DU. Once complete, you will be redirected.

Run AUS

✖ Review your AUS results. If any changes need to be made, you can go back and adjust any of the previous screens and then complete the steps to rerun again.

Date	Type	Case Number	Recommendation	Version	Action
12/18/2023 6:36:34 pm	DU	1661646093	Approve/Eligible	11.1	

Show Changes

View

All Messages



Summary of Findings

Casefile ID

1661646093

Recommendation

Approve/Eligible

Borrower 1

Alice
Firstimer

Submission Number

1

Lender Loan
Number

878775

Submission Date

12
09

DU Version

11.1

First Submission Date

12
09

Casefile Create Date

12

Mortgage Information

LTV/CLTV/HCLTV 62.00% /
62.00% /

Note Rate

6.375%

▶ Summary of Findings

Day 1 Certainty

Risk / Eligibility

Findings

▶ Verification Messages /
Approval Conditions

3

Observations

▶ Underwriting Analysis
Report

Loan Estimate

Generate Disclosures

❖ If you ran DU and now would like to run LP (or vice versa), click on the refresh button and you will see a pop-up box.

Your AUS Results

Your Automated Underwriting Findings are below. Please review and click NEXT to generate your initial disclosures.

✓
Import 3.4

✓
Review Credit Data

✓
Review Credit Scores

✓
Review Application

✓
Review Underwriting
Summary

Loan #	877303	Purpose	Purchase	Program	Conventional	LTV	61.538%
Borrower	Alice Firsttimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	7.375%	FICO	710
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	19.979%
Product	AGN-30						

Automated Underwriting Findings

AUS was successfully run. See findings below.

Date	Type	Case Number	Recommendation	Version	Action
10/31/2023 1:50:45 am	DU	1658401586	Approve/Eligible	11.1	

✖ Select the AUS type you now would like to run.

Choose AUS provider

--Choose provider(s)--

--Choose provider(s)--

Freddie Mac

Fannie Mae - DU

All

Register

Close

✖ Select "Submit a new case" and then select register to run the AUS.

Choose AUS provider

Fannie Mae - DU

☐ Resubmit using an existing case number:

☒ Submit a new case

Register

Close

✚ Upon receiving AUS results, you can proceed to generate disclosures by clicking on the “Generate Disclosures” button at the bottom of the screen.

Automated Underwriting Findings

AUS was successfully run. See findings below.

Date	Type	Case Number	Recommendation	Version	Action
11/1/2023 11:14:16 pm	DU	1658559240	Approve/Eligible	11.1	
11/1/2023 11:03:34 pm	LPA	70ddfb2b-8ce1-4dfd-8e64-9e9f2e6b28ad	Error: Unable to parse response.	n/a	

Loan Estimate
Generate Disclosures

✚ You will now be given the opportunity to lock the loan (if during the hours that our Lock Desk is open).

Would you like to LOCK your loan at this time?

Rate	7.375%
Product	AGN-30

LOCK
Unable to lock at this time.

FLOAT
Please DO NOT LOCK my loan at this time. Proceed to Generate Disclosures

Next

Close

❖ You will then see this pop-up message. If you agree, select “Generate”.

Generate Disclosures

By clicking GENERATE you will generate initial disclosures and agree as follows:

You have requested to generate a loan disclosure package (“Disclosure Package”) and by clicking “Generate,” you acknowledge and agree that: (a) the Disclosure Package may not include all documents that you are required to provide under applicable law (e.g., disclosures relating to: (i) your company’s privacy policy, (ii) your company’s affiliated business arrangements, (iii) non-arm’s length transactions, (iv) non-refundability of fees, and (v) dual agency transactions), and you will supplement the Disclosure Package as necessary to comply with applicable law; and (b) your use of this portal is subject to the User Agreement executed by your company.

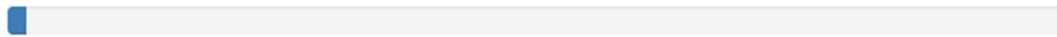
Generate

Close

❖ You will then see this screen while the system is generating your loan disclosures.

Creating Initial Disclosures

DO NOT RELOAD PAGE. TAKES UP TO 1 MINUTE.



Your initial disclosures are being created. Once complete, you will be redirected.

- ❖ If your file is an advance lock and the system has detected differences between the 3.4 and the locked loan, you will see this message on your screen before you can generate the disclosures. Click on “Request Lock Change” to request the changes to match your 3.4 data to the lock.

Review Your Initial Disclosures

Your initial disclosures are below. They have NOT been sent to your borrower(s). Please review it, and if satisfied, click on NEXT below where you can send these to your borrower(s).

✓
Import 3.4

✓
Review Credit Data

✓
Review Credit Scores

✓
Review Application

✓
Review Underwriting
Summary

✓
Run Pricing

✓
Review Loan Estimate

✓
Run AUS

✓
Review Initial
Disclosures

Loan #	878774	Purpose	Purchase	Program	Conventional	LTV	61.538%
Borrower	Alice Firstimer	Lock Status	Locked	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	6.250%	FICO	710
Property	Single family residence	Subject	123 Making a Test Lock Ave Walnut Creek, CA 94596	Lock Exp. Date	1/17/2024	DTI	22.313%
Product	21BD-30						

Loan Documents

Regenerate Disclosures

Date	Document	Status
12/18/2023 5:36:21 pm	Loan Detail Report	
12/18/2023 5:36:20 pm	Initial Disclosures +	Not available to borrower

Although your loan is still eligible under the terms of the current lock, there are still some key data points that differ from the details of your lock. Before disclosures can be issued, a loan change is required in order for you to proceed with your submission.

Run AUS

Request Lock Change

Review Initial Disclosures

- ✖ Your disclosures are now generated and can be reviewed before sending to the borrower by clicking on the “Initial Disclosures” link.

Review Your Initial Disclosures

Your initial disclosures are below. They have NOT been sent to your borrower(s). Please review it, and if satisfied, click on NEXT below where you can send these to your borrower(s).

✓
Import 3.4

✓
Review Credit Data


✓
Review Credit Scores

✓
Review Application

✓
Review Underwriting Summary

✓
Run Pricing

Loan #	876148	Purpose	Refinance	Program	Conventional	LTV	90.000%
Borrower	Alice Firsttimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	90.000%
Occ.	Primary	Loan	\$540000.00	Rate	7.125%	FICO	710
Property	Single family residence	Subject	321 Buying Avenue San Francisco, CA 94102			DTI	23.489%
Product	MAX30						

Loan Documents 

Date	Document	Status
10/20/2023 10:28:34 am	Initial Disclosures +	Not available to borrower
10/20/2023 10:28:34 am	Loan Detail Report	

Run AUS



Send for E-Signing

- ✖ If you are looking to review a particular document from the package such as just the Loan Estimate, you can click on the “+” sign and it will give you a link of disclosures that you can then open using the link.

Loan Documents	
Date	Document
10/20/2023 10:28:34 am	Initial Disclosures  <ul style="list-style-type: none"> • Esign Disclosure and Consent • Loan Estimate • Addendum to Loan Application • Addendum to Loan Application • Uniform Residential Loan Application • Uniform Residential Loan Application - Lender Loan Information • Supplemental Consumer Information Form • Borrower's Certification, Authorization and Consent • IVES Request for Transcript of Tax Return • W9 - Payers Request for Taxpayer ID • Acknowledgment of Receipt of Informational Booklets • Authorization for the Social Security Administration to Release SSN Verification • California Acknowledgment of Receipt of Loan Estimate • California Automated Valuation Model Notice • California Consumer Credit Score Disclosure • California Fair Appraisal Notice • California Fair Lending Notice • California Hazard Insurance Disclosure • Fair Lending Notice • Federal Equal Credit Opportunity Act Notice (ECOA) • Housing Counselors Near You • Important Information About Procedures for Opening a New Account • Notice of Intent to Proceed with Loan Application • Notice to Applicant of Right to Receive Copy of Appraisal Report • Privacy Form - Opt Out • Residential Mortgage Credit Score Disclosure Exception Notice • Residential Mortgage Credit Score Disclosure Exception Notice • Residential Mortgage Credit Score Disclosure Exception Notice • Settlement Service Provider List

 If all looks good, then click on “Send for E-Signing”.

Send Initial Disclosures for E-Signing

-  Confirm the borrower's email address is correct or make any corrections if needed.
-  Click on “Send Initial Disclosures and Submit” to send out the disclosures.

Send Initial Disclosures for E-Signing

Your initial disclosures can be emailed to your borrower for e-signing. Please verify your borrower(s) email below and click NEXT to complete.

✓
Import 3.4

✓
Review Credit Data

✓
Review Credit Scores

✓
Review Application

✓
Review Underwriting
Summary

Loan #	877303	Purpose	Purchase	Program	Conventional	LTV	61.538%
Borrower	Alice Firstimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	7.375%	FICO	710
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	19.979%
Product	AGN-30						

Borrower Information

Borrower: Alice Firstimer

Borrower Email

Review Disclosures

Send Initial Disclosures and Submit

⚙️ You will then see this screen while the system prepares the disclosures to sign.

Preparing Initial Disclosures for Signing

DO NOT RELOAD PAGE. TAKES UP TO 1 MINUTE.

We are preparing your Initial Disclosures for electronic signing. Once complete, you will be redirected.

⚙️ If you are a processor, you will get this message once the disclosures are successfully sent. If you are a Loan Officer, you will be promoted to sign disclosures. For more details regarding this process, go to the "[Sign Initial Disclosures](#)" section.

You've Submitted Your Loan!

Your loan has been submitted to our submissions desk for review. You will receive a notification when submission has been accepted. No further action is needed.

On behalf of Mega Capital Funding, thank you for your business!



RonyaAE Rjaile
ronyarjaile+765@gmail.com
650-922-7173

Finished!

- ❖ Once you click finish, you will be asked if you are ready to upload the Submission Requirements. If you click “Yes” you will be directed to the conditions page to upload the package.

The following are the Submission Requirements:

- Purchase Contract
- Salaried Borrower: Current Pay stub and last year's W2
- Self-Employed Borrower: Most recent 1040's (Business and Personal) + Note
- Assets: Current Bank Statements, Gift Letter, if Applicable
- HOA Name and Contact Information

Please upload the above as soon as possible.
Do you want to return to the condition upload page?

Yes

No

- ❖ If you click “Yes” you will be directed to the conditions page to upload the package.
- ❖ You can choose to upload items into each individual condition, upload as a bulk document, or upload one item and mark it to satisfy several others. You can pick what is easiest for you.
- ❖ Once you finish your upload, make sure to click on “Submit for Conditions Review” so that the items uploaded can be placed in line for submission review.

Open Conditions
Closed Conditions

Open Conditions
Export to PDF
Upload Document to Multiple Conditions

SUBMISSION REQ'TS Conditions (5)

Date	Number	Condition	Doc Type	Status	Assigned To	Uploaded By	Action
12/21/2023	CL6JR6H	Anti-Steering Disclosure (Alice)	1. SUBMISSION PACKAGE	None	An La	n/a	Pre-Satisfy condition Upload
12/21/2023	CL6JR6J	Asset Documentation (Alice)	MISC ASSETS	None	An La	n/a	Pre-Satisfy condition Upload
12/21/2023	CL6JR6G	Income Documentation (Alice)	MISC INCOME	None	An La	n/a	Pre-Satisfy condition Upload
12/21/2023	CL6JR6K	Purchase Contract (if applicable) (Alice)	1. SUBMISSION PACKAGE	None	An La	n/a	Pre-Satisfy condition Upload
12/21/2023	CL6JR6D	Upload Submission Package (Alice)	1. SUBMISSION PACKAGE	None	An La	n/a	Pre-Satisfy condition Upload

Download Condition Documents
Submit Conditions for Review

- ❖ Alternatively, you can also upload your package by going to the “Documents” tab and clicking on “Submission.”
- ❖ Click on the upload icon and a pop-up box will appear to upload your package.

- Summary
- Closing Center
- Application
- Fees & Service Providers
- Change Requests
- Lock & Pricing
- AUS
- Credit
- Conditions
- Documents

Loan #	877303	Program	Conventional	Occ.	Primary residence	FICO	710
Borrower	Alice Firstimer	Purpose	Purchase	Loan	\$400,000.00	LTV	61.538%
Subject	1 Dovecreek Irvine, CA 92618	Status	Loan Disclosed - Pending Documents	Rate	7.375%	CLTV	61.538%
		Property	Single family residence	APR	7.585%	HCLTV	61.538%
		Loan Plan	AGN-30	Lender	n/a	BackEnd	
		Lock Status	Floating			DTI	19.979%
Product	AGN-30						

Disclosures Documentation **Submission**

Submission

Date	Category	Doc Type	Description	File name	Uploaded By	Action
No documentation available yet.						

Upload Documentation

Accepted file types are: PDF, PNG, JPEG, JPG, and TIF

Max file size: 200 MB

You can upload a maximum of 100 file(s) at a time.

Notice: Password protected PDFs are NOT acceptable.

Choose a File to Upload

Click to choose a file or drag it here.

File uploaded 0/100 file(s) - 0/200 MB

Upload File

Close

🔗 Once you finish your upload, the file will go in line for Submission Review.

Disclosures

Documentation

Submission

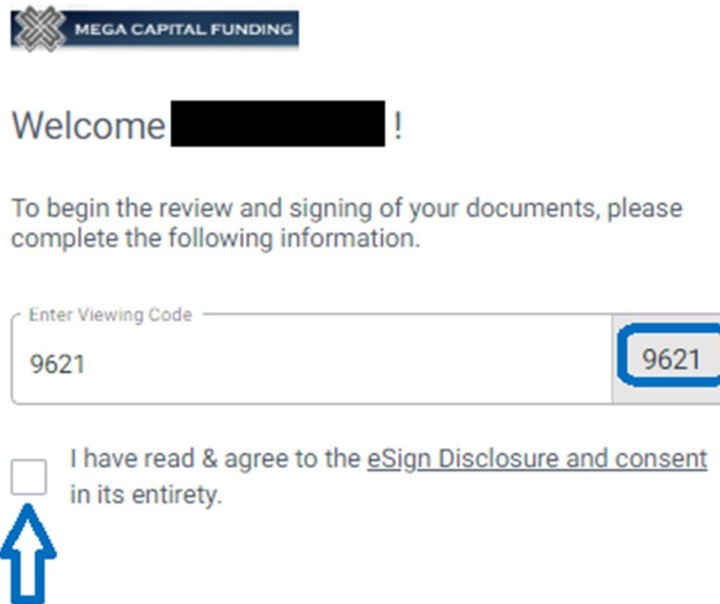
Submission




Date	Category	Doc Type	Description	File name	Uploaded By	Action
11/2/2023 @ 12:08:07 am	Submission	TPO Submitted Document	package	package.pdf		

Sign Initial Disclosures (for Loan Officers)

- ❖ If you are a Loan Officer, you will be directed to eSign the URLA and other disclosures if applicable through DocMagic. You will get the popup below which will then log you in to sign.




 MEGA CAPITAL FUNDING

Welcome [REDACTED] !

To begin the review and signing of your documents, please complete the following information.

Enter Viewing Code

☐ I have read & agree to the [eSign Disclosure and consent](#) in its entirety.



- ❖ Once you have completed the signing process, you will be directed back to mPOWERS.

Advance Locking

❖ To complete an advance lock, click on the “Quick Pricer” from the top menu bar.

MEGA CAPITAL FUNDING, INC. Home Pipeline Create Loan **Quick Pricer** Appraisals Resources Admin

Hi [REDACTED]

Pricing

Pricing Scenarios

Product Type
☒ Conventional ☐ FHA
☒ HomeReady ☐ VA
☐ USDA

Include ARMs ☒ No ☐ Yes

Property Type Single family residence

Occupancy Type Primary residence

Residency Type US Citizen

Zip Code

FICO

Compensation Plan ☒ Lender Paid ☐ Borrower Paid

Loan Purpose ☒ Purchase ☐ Refinance

Appraised Value 0

Purchase Price 0

Down Payment 0 0%

Subordinate 0

Loan Amount 0 0%

Total Monthly Income 0

Total Monthly Debts 0

Debt To Income Ratio 0 %

Reserves (\$) 0

First Time Buyer ☒ No ☐ Yes

2nd Financing ☒ No ☐ Yes

Number of Financed Properties 0

Impounds Tax and insurance escrow

Lender Fee Waiver ☒ No ☐ Yes

Lock Period 30

Conv. PMI Type No MI

Financed PMI, MIP, Funding Fee ☒ No ☐ Yes

Flip ☒ No ☐ Yes

Streamline ☒ No ☐ Yes

AUS Type DU/Jumbo

Self-Employed ☒ No ☐ Yes

Save as Scenario **Price It!**

❖ Review the Pricing details and make any changes to the data (i.e.: Impounds, Lock Period, Compensation Plan, Lender Fee Waiver, etc.)

- Tip: to narrow down your results, select the product type you are looking for

❖ Then select “Price It!”

- ❖ The pricing engine will process the request and display all eligible loan programs with the corresponding current pricing details in the “Eligible” tab. The pricing is sorted by product type.

Eligible (231)
Ineligible (141)

Filter Search Results
All | Most Popular | No Closing Costs | Lowest Fees | Lowest APR

Max Payment

No max

Max APR

No max

Max Fees

No max

Loan Type

All

Loan Term

All

231 of 231 programs

AGN-30 14 loan options

- ❖ If you do not see the product type you were looking for, review the “Ineligible” tab.
 - There will be a list of product types and why you are not eligible for it.
 - If you need to make any changes to the pricing screen to qualify for a product, you can update any information within the pricing screen price again.
- ❖ Click on “Forward Lock” once you have determined the product and rate you’d like to lock. You will then see a pop-up box where you will provide the borrower’s information and property address. Once completed, save the information and you will get a message while the lock is being processed.

Forward Lock

Please provide borrower's info:

First Name

Alice

Last Name

Firstimer

Social Security #

991-91-9991

Email (optional)

Primary Phone (optional)

Loan Officer

Ronya Broker

Processor

Devina Shah

Subject Property Address

1 Dovecreek

Irvine

CA

92618

Locking your loan. Do not reload the page as this can take up to a minute.

Save

❖ Once the rate is successfully locked, you will get a message confirming the file has been locked.

Forward Lock

Please provide borrower's info:

First Name

Alice

Last Name

Firstimer

Social Security #

991-91-9991

Email (optional)

Primary Phone (optional)

Loan Officer

Ronya Broker

Processor

Devina Shah

Subject Property Address

1 Dovecreek

Irvine

CA

92618

The selected rate has been forward locked.

Continue

Submitting an Advance Lock **please [click this link for temporary process](#) and do not follow the process below. **

- ❖ When you are ready to submit your advance locked file, you go to your pipeline and find the advanced locked loan.
- ❖ Click on the button in the status column to upload your MISMO 3.4 and then follow the normal process of [submitting a new loan](#).

Pipeline



View

Pipeline ▾

Status

Active ▾

Include

All Loans ▾

From

To

View address by

All ▾

Filter loans by


Loan Number ▾

Q


Loan #	Register Date	Borrower(s)	Status	Status Date	Purpose	Loan Amount	Rate Lock Status	Rate Lock Exp. Date	Lock Period	Address	Loan Officer	Processor	Int Me
878775	n/a	Alice Firstimer	Import 3.4	2/18/2023	Purchase	\$400,000.00	Locked	1/17/2024	30 days	1 Dovecreek Irvine, CA 92618		n/a	n/a


How to Upload Conditions


- Click on the “Conditions” button from the side menu.
- Click on the upload icon to upload the document you are using to satisfy the condition.


0

Change Requests


Lock & Pricing


AUS


Credit




Conditions

Services

Documents

Status











Utilities

Open Conditions

Closed Conditions

Open Conditions

PTD Conditions (5)

Date	Number	Condition	Doc Type	Status	Assigned To	Uploaded By	Action
8/27/2023	CK6LRD6	EMD RECEIPT W/ EVIDENCE EMD CLEARED BORROWER'S ACCOUNT \$26K	PTD	None		n/a	 
8/27/2023	CK6LRDW	EVID OF HAZARD INSURANCE W/ ANNUAL PREMIUM AMT, MCFI AS LOSS PAYEE, & INSURANCE COST ESTIMATOR REQUIRED IF DWELLING COVERAGE LOWER THAN LOAN AMT	PTD	None		n/a	 
8/27/2023	CK6LRF6	COMPLETE APPRAISAL REPORT	PTD	None		n/a	 
8/27/2023	CK6LRDX	PRELIMINARY TITLE REPORT	PTD	None		n/a	 
8/27/2023	CK6LRCL	- PRE-CD FROM TITLE COMPANY - MAX (6)% SELLER CONCESSION AND THE CONCESSION CANNOT EXCEED THE ACTUAL CLOSING COSTS (NEELAKUMAR)	PTD	None		n/a	 

×

Upload Documentation

CK6LRD6

Accepted file types are: PDF, PNG, JPEG, JPG, and TIF

Max file size: 200 MB

You can upload a maximum of 100 file(s) at a time.

Notice: Password protected PDFs are NOT acceptable.

Choose a File to Upload

Click to choose a file or drag it here.

Upload File

Close

- ✖ After uploading the document, you will see it successfully uploaded. If you uploaded in error or would like to remove it, you can click on the “X” to remove.
- ✖ Once all items are uploaded that you’d like to have reviewed, click on the “Submit to Conditions Review” button to get in line for review.

Open Conditions



PTD Conditions (5)

Date	Number	Condition	Doc Type	Status	Assigned To	Uploaded By	Action
8/27/2023	CK6LRDW	EVID OF HAZARD INSURANCE W/ ANNUAL PREMIUM AMT, MCFI AS LOSS PAYEE, & INSURANCE COST ESTIMATOR REQUIRED IF DWELLING COVERAGE LOWER THAN LOAN AMT	PTD	None		n/a	
8/27/2023	CK6LRF6	COMPLETE APPRAISAL REPORT	PTD	None		n/a	
8/27/2023	CK6LRDX	PRELIMINARY TITLE REPORT	PTD	None		n/a	
8/27/2023	CK6LRCL	- PRE-CD FROM TITLE COMPANY - MAX (6)% SELLER CONCESSION AND THE CONCESSION CANNOT EXCEED THE ACTUAL CLOSING COSTS (NEELAKUMAR)	PTD	None		n/a	
8/27/2023	CK6LRD6	EMD RECEIPT W/ EVIDENCE EMD CLEARED BORROWER'S ACCOUNT \$26K	PTD				

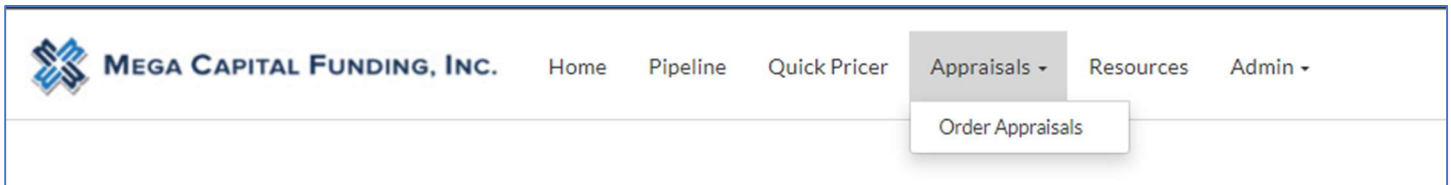
11/2/2023 @ 1:09:28
am - Condition.pdf
(New - Not
Submitted)

PTF Conditions (3)

[Download Condition Documents](#)[Submit Conditions for Review](#)

How to Order an Appraisal

- ❖ You will need a login for Mercury Network to place an appraisal order. If you do not have a login for this, you can request one by emailing appraisals@Mcfunding.com.
- ❖ From the top menu bar, click on “Appraisals” and go to “Order Appraisal” and login to Mercury Network.



- ❖ Input all the required information with an Asterix * (Borrower / Property Info, Property Access/Contact Information, Order Information, and Billing Information)

Borrower / Property Info

Borrower Name	Borrower Email		
<input type="text" value="Brian Kim"/>	<input type="text"/>		
Property Address			
Select Property			
Subject Property: ▾			
Street *	ZIP Code	City	State *
<input type="text" value="5000 Parkway Calabasas"/>	<input type="text" value="91602"/>	<input type="text" value="TOLUCA LAKE"/>	<input type="text" value="CA"/>

Property Access/Contact Information

Contact Name *	Contact Email	Additional Emails (up to 8 and
<input type="text" value="Mark"/>	<input type="text" value="test@mcfunding.com"/>	<input type="text"/>
Phone Number *	Work Number *	Other Number *
<input type="text" value="(818) 657-2600"/>	<input type="text" value="(818) 657-2600"/>	<input type="text" value="(818) 657-2600"/>

Order Information

Report Type *	<input type="text" value="1073 Condo Appraisal"/>
---------------	---

- ❖ Once everything is filled out, click on the “Place Order” button at the bottom right of the page to complete the appraisal order.

Billing Information

Billing Method *
Credit Card to Vendor ▾

Billing Name: *
Mark

Billing Address

Street * ZIP Code City State *

5000 Parkway Calabasas 90720 Los Alamitos CA ▾

Card Type *
Visa ▾

Card Number * Card Expiration (mm/yyyy) * CVV / CCID # *

1231465467995 8 / 23 011

Extra Information

Documents + attach document to order Notes

PLACE ORDER

❏ To have the payment link go to the borrower directly, when completing the payment information, select deferred CC as the payment method.

How to Request a Change Request

- Click on the “Change Request” button from the side menu.
- Click on the plus sign to create a new change request.
- Complete the fields for the change and then select “Request.”

Loan # 877373

Borrower Alice Firstimer

Subject 1 Dovecreek Irvine, CA 92618

Program Conventional

Purpose Purchase

Status Submission Documents Received

Property Single family residence

Loan Plan MAX30

Lock Status Floating

Occ. Primary residence

Loan \$400,000.00

Rate 7.250%

APR 7.349%

Lender n/a

FICO 710

LTV 61.538%

CLTV 61.538%

HCLTV 61.538%

BackEnd

DTI 19.753%

Product MAX30

Loan Progress: New, Product Registered, Loan Disclosed, Pending Documents, Submission Documents Received, Missing Submission Documents, Submitted to UW, Cond'l Approval, Condition Review, Clear to Close, Docs Ordered, Docs Out, Docs Back, Funding Conditions, Funded

Loan Change Requests

Date	Reason	Explanation	Status
There are no change requests.			

New Change Request

Date 11/2/2023

Reason Choose

☐ Note Rate ☐ Appraisal ☐ Occupancy ☐ Product/Terms

☐ UW Fee Waiver ☐ Loan Parameters ☐ Vesting ☐ Compensation

☐ Fees ☐ POA ☐ Escrow ☐ Sales Price/Concessions

☐ Other

Explanation of Change of Circumstance

Attach Supporting Documentation

Click to choose a file or drag it here.

Request Details

Type Current Requested

Close **Request**

How to Request a Closing Disclosure (CD)

- ❖ Click on the “Closing Center” button from the side menu.
- ❖ Complete all the Broker Required Actions.
- ❖ Once all Loan Progress Milestones and all Broker Required Actions have been completed, the button to Order Closing Disclosures will open to allow you to place the order.

Summary

Closing Center

Application

Fees & Service Providers

Change Requests

Lock & Pricing

AUS

Credit

Conditions

Documents

Agents

History

Loan #

877373

Borrower

Alice Firstimer

Subject

1 Dovecreek
Irvine, CA 92618

Program

Conventional

Purpose

Purchase

Status

Submission Documents Received

Property

Single family residence

Loan Plan

MAX30

Lock Status

Floating

Occ.

Primary residence

Loan

\$400,000.00

Rate

7.250%

APR

7.349%

Lender

n/a

FICO

710

LTV

61.538%

CLTV

61.538%

HCLTV

61.538%

BackEnd

DTI

DTI

19.753%

Product

MAX30

New

Product Registered

Pending Documents

Loan Disclosed

Submission Documents Received

Missing Submission Documents

Submitted to UW

Cond'l Approval

Condition Review

Clear to Close

Docs Ordered

Docs Out

Docs Back

Funding Conditions

Funded

Closing Disclosure

Closing Disclosures Process

Order Closing Disclosures


Loan Progress Milestones

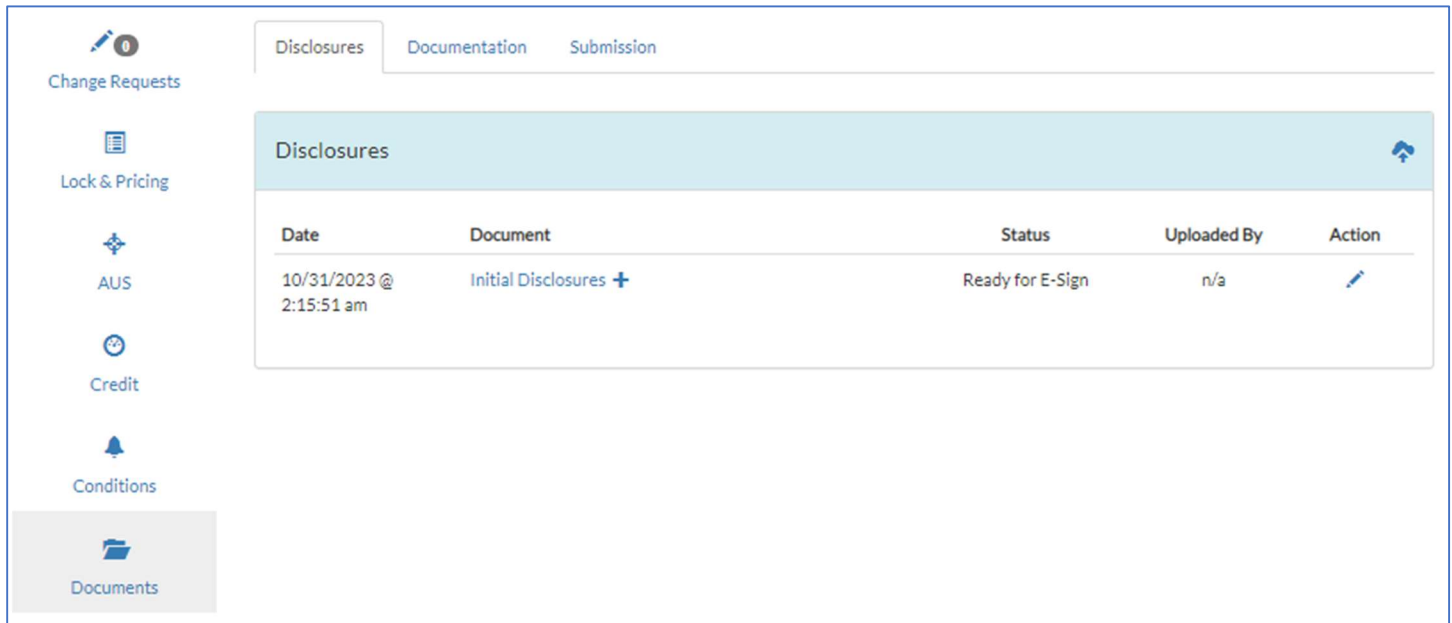
Closing Disclosure Requirement	Status	Milestone Reached?
All PTCD conditions must be cleared	0 of 0 PTCD conditions cleared	✓
Loan must be in Conditional Approval Status	Document Check	Needed
One day wait after disclosure of a Loan Estimate	Post-lock LE has not been disclosed yet	Needed


Broker Required Actions

Closing Disclosure Requirement	Status	Date Completed	Action
Provide Anticipated Signing Date	✓		Signing Date: 11/27/2023
Loan must be locked	Needed		Lock Loan
All PTCD conditions must be uploaded for review	✓	Satisfied	PTCD: 0 of 0 received View Conditions
Title Company Information	Needed		Title Company Information
Settlement Company Information	Needed		Settlement Company Information
Validate Vesting Information	Needed		Validate Vesting Information
Validate Trust Information	Needed		Validate Trust Information

How to Check Status on Initial Disclosures and Resend

-  You can check the Documents Section to see the status of the borrower and LO signing.
- If the status says “Ready for E-Sign” – no one has signed. If logged in as an LO, the LO can click on the pencil to sign the URLA and any other disclosures if applicable.



Disclosures				
Date	Document	Status	Uploaded By	Action
10/31/2023 @ 2:15:51 am	Initial Disclosures +	Ready for E-Sign	n/a	

- If the status says “Ready for E-Sign and LO Signed” – LO has signed but borrower has not yet signed. You can also confirm who has signed by opening the “Electronic Initial Disclosures Evidence Summary.”

Change Requests

Lock & Pricing

AUS

Credit

Conditions

Documents

Disclosures

Documentation

Submission

Disclosures

Date	Document	Status	Uploaded By	Action
11/2/2023 @ 5:10:32 pm	Electronic Initial Disclosures Evidence Summary		n/a	
11/2/2023 @ 5:03:44 pm	Initial Disclosures +	Ready for E-Sign LO signed	n/a	

- If the status says “[Borrower Name] Signed and LO Signed” – all borrowers have signed.

Change Requests

Lock & Pricing

AUS

Credit

Conditions

Documents

Disclosures

Documentation

Submission

Disclosures

Date	Document	Status	Uploaded By	Action
11/2/2023 @ 5:10:32 pm	Electronic Initial Disclosures Evidence Summary		n/a	
11/2/2023 @ 5:03:44 pm	Initial Disclosures +	Alice signed LO signed	n/a	

- ✖ To resend disclosures to the borrower, click on “History” from the side menu.
 - Find the email that is title with the Subject Line “Your important documents from [Your Company Name]”
 - Click on the airplane button to resend the email.
 - If you click on the paperclip, you can copy the eSign link to send to the borrower directly.

- The envelope icon shows you a sample of what the email that was sent to the borrower looks like.

Change Requests

Lock & Pricing

AUS

Credit

Conditions

Documents

Agents

History

Email History

Consumer

Internal

External

Date/Time	Resend Email	From/To Email	Subject Line	Opens	Clicks
11/2/2023 @ 5:04:02 pm	New	[redacted]@mcfunding.com/ [redacted]@mcfunding.com	Application submitted		
11/2/2023 @ 5:03:52 pm	Sent	[redacted]@besmartee.com/ [redacted]@mcfunding.com	Your important documents from Broker Mega Test	1	
11/2/2023 @ 4:17:58 pm	New	[redacted]@mcfunding.com/ [redacted]@besmartee.com	Credit Report Has Been Requested		


Initial Disclosures Audit Trail *(to view e-sign provider's audit trail, click here)*

Borrower: Alice Firstimer


Delivered Disclosures	Yes - 11/2/2023 5:03:53 pm
Displayed Disclosures	No
Clicked Disclosures URL	No
Delivered Disclosures for Mail Fulfillment	No
Signed Disclosures	No


How to Add or Change Processor and View Other Agents


- ✖ To add or change a processor to the loan if (if not done during the submission), click on the “Agents” button from the side menu. You can then change the contact using the drop down.
- ✖ You will also have access to see who your Mega Contact will be for different stages in the process and have access to their contact information.


 0


Change Requests


 Lock & Pricing

 AUS

 Credit

 Conditions

 Documents

 Agents

Assigned Agents

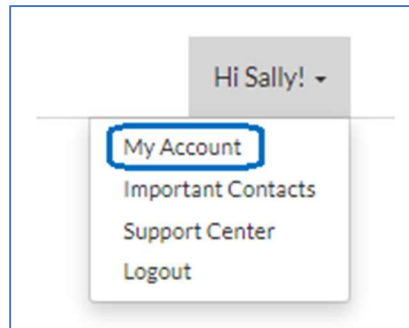
Agent Type	Agent Name	Phone	Email
Loan Officer	<div>Sally 3400443910</div>	630-360-1736	user-inactive@example.com
LO Assistant	<div>Sally Sally</div>	818-267-2600	support@MCfunding.com-inactive
Underwriter	<div>Unassigned</div>	n/a	n/a
Account Executive	<div>Unassigned</div>	n/a	n/a
Closer	<div>Sally Sally</div>	818-267-2600	support@MCfunding.com-inactive
Processor	<div>Unassigned</div>	n/a	n/a

Undo

Save

How to Add or Update Credit Credentials


- ✖ Click on “Hi [Your Name]” from the top right-hand corner of the main menu and go to “My Account.”



- ✖ Scroll towards the bottom of the page to the “Vendor-Credit” section.
 - In the “Hard Pull” section, enter:
 - Vendor – your credit vendor
 - Login ID – your credit vendor login to reissue credit.
 - Login PW – your password to reissue credit.
 - DU Credit Username – typically it will be the same login and PW as your credit reissue information. However, there are a few credit vendors that may have a separate login for running DU. Confirm with your credit vendor to ensure you have the correct login information.
 - DU Credit Password – your password to run DU. See above.

My Account

Headshot  No headshot found. Click upload icon to add a headshot.

Email Signature  Upload an image to add it to your standard email signature.

First Name

Middle Name

Last Name

Title (Optional)

Phone Primary

Phone Extension
(Optional)

Email

Email - CC List

[Remove All](#)

By adding email addresses here, you confirm these email addresses will be CC'd on all borrower-related system emails sent to you.

Press **Enter**, the **Spacebar**, or use a **Comma (,)** to add a new email address.

Backspace or **Delete** to remove the last one.


NMLS#

State Licensing State License Number

No licenses found.

Default Campaign

Vendor - Credit

Hard Pull 

Vendor

Login ID

Login PW

Internal ID

DU Credit
Username

DU Credit
Password

Soft Pull 

Vendor

Login ID

Login PW

Internal ID

DU Credit
Username

DU Credit
Password

Time Zone

PST

[Save](#)

Tips and Tricks

- ❖ Adding a Seller Credit, Earnest Money Deposit, or other credits:
 - During submission, go to the “Review Application” tab.
 - Click on “Transaction” and enter the information in section L and M.

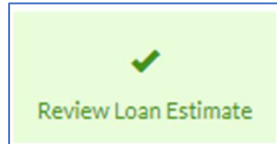
Review Your Loan Application

Your loan has been created from your MISMO 3.4 import. Carefully review the loan application below and make any corrections, if necessary.

<div>Import 3.4</div> <div>Review Credit Data</div> <div>Review Credit Scores</div> <div>Review Application</div> <div>Review Underwriting Summary</div> <div>Run Pricing</div> <div>Review Loan Estimate</div> <div>Run AUS</div> <div>Review Initial Disclosures</div> <div>Send for E-Signing</div> <div>Sign Initial Disclosures</div> <div>Submit Loan</div>	Loan #	877366	Purpose	Purchase	Program	Conventional	LTV	61.538%
	Borrower	Alice Firstimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
	Occ.	Primary	Loan	\$400000.00	Rate	7.250%	FICO	710
	Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	24.085%
	Product	AGN-30						
	<div>General Borrower Property Additional Income Expenses Assets Liabilities/REO Transaction Declarations Monitoring</div>							
	Transaction Details							
	DUE FROM BORROWER(S)				TOTAL MORTGAGE LOANS			
	A. Sales Contract Price	650,000.00			I. Loan Amount	400,000.00		
	B. Improvements, Renovations, and Repairs	0.00			Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)	400,000.00		
C. Land (if acquired separately)	0.00			Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount	0.00			
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction	0.00			J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing	0.00			
E. Credit Cards and Other Debts Paid Off	0.00			K. TOTAL MORTGAGE LOANS (Total of I and J)	400,000.00			
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	5,552.00							
G. Discount Points	0.00							
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	655,552.00							
TOTAL CREDITS								
L. Seller Credits				500.00				
M. Other Credits +								
Cash Deposit on sales				10,000.00				
N. TOTAL CREDITS (Total of L and M)				10,500.00				
CALCULATION								
TOTAL DUE FROM BORROWER(s) (Line H)				655,552.00				
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)				410,500.00				
Cash From/To the Borrower (Line H minus Line K and Line N)				245,052.00				
NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.								

❖ Adding a 2/1 Buydown Fee:

- During submission, go to the “Review Loan Estimate” tab.
- Scroll down to section H and click the plus sign to add a new fee.
- Select Buydown Fee Paid by Seller from the drop down and input the buydown fee.
- Go back to the “Review Application” to add a [seller credit](#) to offset the fee.

The screenshot shows the 'Add New Loan Cost' form. At the top, a blue bar displays 'H. Other +' and '\$1,064.00'. Below this, the form has a light blue background. On the left, there are labels 'Type' and 'Paid To'. A dropdown menu is open, showing a list of loan costs with 'Buydown Fee paid by Seller' highlighted. To the right, there are two 'Paid By' fields, each with a dropdown menu (showing 'Borrower' and 'Borrower Finan') and a numeric input field (showing '0.00'). A red 'Save' button is visible. At the bottom, a blue bar displays 'I. Total Other Costs (E +)' and '\$1,230.00'. On the far left, there is a section for 'Title - Owner's Title Policy (Chicago Title Irvine)'.

❖ Adding other types of income such as retirement, pension, child support, etc.

- During submission, go to the “Review Application” tab.
- Click on “Additional Income” tab from the top menu.
- Select the type of income from the drop down and enter a monthly amount.
- Click add and save.

✓

Review Credit Scores

✓

Review Application

✓

Review Underwriting Summary

✓

Run Pricing

✓

Review Loan Estimate

✗

Run AUS

✗

Review Initial Disclosures

✗

Send for E-Signing

General

Borrower

Property

Additional Income

Expenses

Assets

Liabilities/REO

Transaction

Declarations

Monitoring

Borrower: Alice Firstimer

+

Total other incomes

0.00

×

Add Other Incomes

Type of income

Select type of Other Income

Monthly Income Amount

Add

Save

Credit Scores

Property

Housing

- ✦ Adding a Gift or Gift of Equity:
- During submission, go to the “Review Application” tab.
 - Click on “Transaction” and scroll to “Gifts and Grants.”
 - Click on the “+” sign to add and then select the borrower’s name under “Owner, the type of gift under “Type”, the donor under “Source”, the dollar amount under “Amount” and check mark if it’s been deposited.

Gifts and Grants

+

Owner	Type	Source	Amount	Deposited	Action
✕ Alice Firstimer	Gift of Equity	Parent	50,000.00	<input checked="" type="checkbox"/>	✕
Total:			\$50,000.00		

- ✦ Request FHA Case Number:

- You will be promoted to request an FHA Case Number after running AUS and before generating the disclosures.
- The FHA Case Number Team will reach out to you with the case number once the request is processed.

Request FHA Case Number

Please fill and submit the form below to request FHA Case Number.

✓
Import 3.4

✓
Review Credit Data

✓
Review Credit Scores

✓
Review Application

✓
Review Underwriting
Summary

✓
Run Pricing

✓
Review Loan Estimate

✓
Run AUS

✓
Request FHA Case #

Loan #	877414	Purpose	Purchase	Program	FHA	LTV	61.538%
Borrower	Alice Firstimer	Lock Status	Floating	Term	30 Year Fixed	CLTV	61.538%
Occ.	Primary	Loan	\$400000.00	Rate	6.500%	FICO	710
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	19.794%
Product	FHA30						

FHA Case Request

Request Date 11/2/2023

Sponsored Originator EIN #

Do you have an existing FHA
Case Number?

☒ No ☐ Yes

Previously Sold as REO
(Sold by HUD)

☒ No ☐ Yes

Back

Save

Next

Temporary Advance Lock Process for Submitting a Loan

- ✖ When you are ready to submit your advance locked file, do not submit your 3.4 through the actual advanced locked loan.
- ✖ Instead, [submit a new file as normal](#), but stop once you get to the pricing screen. At this point, contact our lock desk at lock@mcfunding.com and ask for them to transfer you lock to this loan.
- ✖ Once they have moved the lock over to your loan, you can proceed with the submission process.