



MEGA CAPITAL FUNDING

Guide to



Last Updated: 4/23/2023

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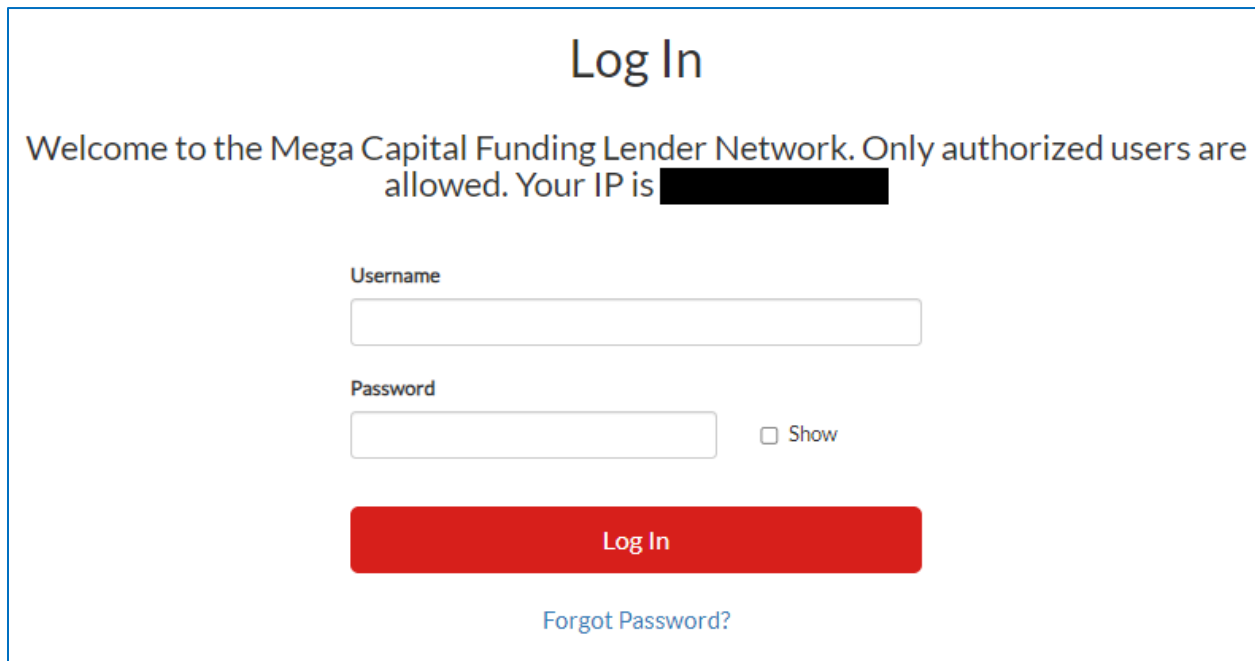
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Access/Login to mPOWERS

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

Once logged in, enter your credit credentials for both credit reissue and running AUS. [Directions on how to complete this can be found at this link.](#)

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.



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

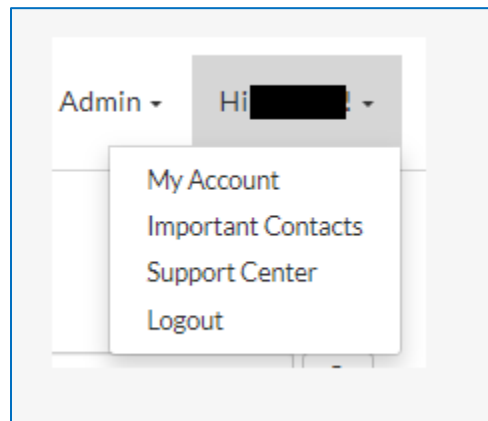
Compensation Details

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:

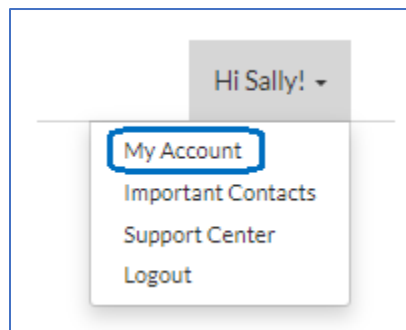


- My Account – access your personal information and enter your credit credentials and DU credentials. [For further instructions on entering your credentials, click this link.](#)
- Important Contacts – your AE’s contact information and Mega Capital Funding’s company information.
- Support Center – FAQs and resources for help.
- Logout – will log you out of the portal.

How to Add or Update Credit Credentials


To Update Credentials on an Individual Level


- ✦ Adding credentials at the individual level will override anything that was entered in the Company level credentials. To change on a Company level, any user with Admin access can make the change. [For more details, click here to skip to how to update on a company level.](#)
- ✦ 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 Username Login PW Password

Internal ID

DU Credit Username DU Credit Password DU Password

Soft Pull  Vendor Login ID Username Login PW Password

Internal ID

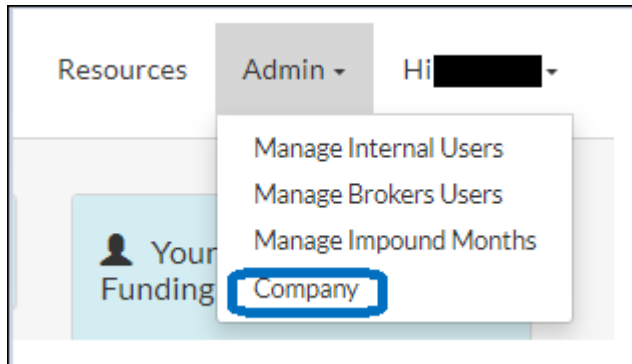
DU Credit Username DU Credit Password DU Password

Time Zone

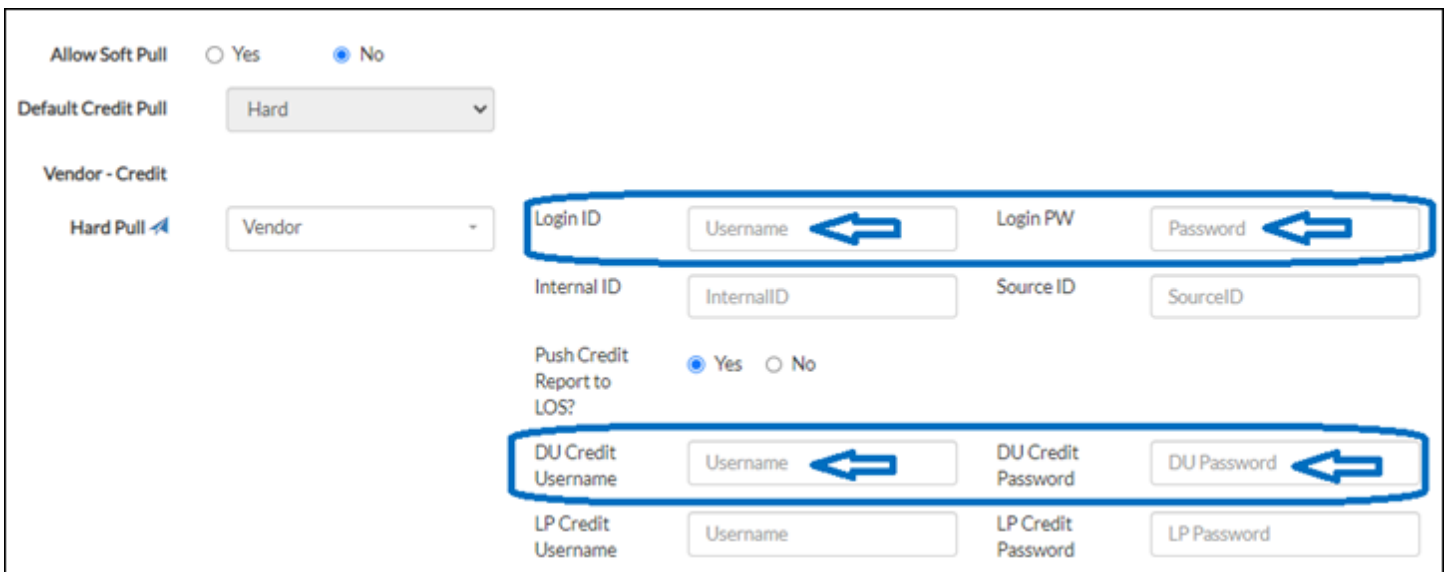
Save

To Update Credentials on a Company Level (available for Admins Only)

- ✦ Adding credentials at the Company Level will allow any user logging in who has not entered their credentials to use these.
- ✦ Click on “Admin” in the top main menu and then go to “Company.”



- ✦ 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.

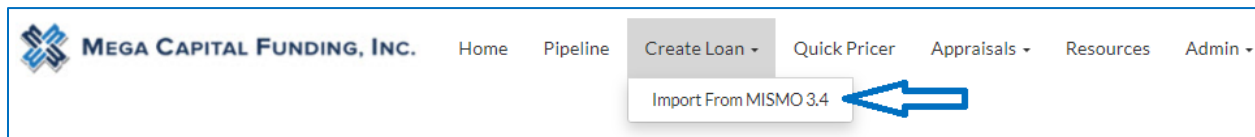
A screenshot of a configuration page for 'Vendor - Credit'. The 'Hard Pull' section is active. The 'Login ID' row has 'Username' and 'Password' fields highlighted with blue boxes and arrows. The 'DU Credit' row has 'Username' and 'DU Password' fields highlighted with blue boxes and arrows. Other fields include 'Allow Soft Pull' (radio buttons for Yes/No), 'Default Credit Pull' (dropdown menu), 'Internal ID', 'Source ID', and 'Push Credit Report to LOS?' (radio buttons for Yes/No).

Allow Soft Pull	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Default Credit Pull	Hard		
Vendor - Credit			
Hard Pull	Vendor		
Login ID	Username	Login PW	Password
Internal ID	InternalID	Source ID	SourceID
Push Credit Report to LOS?	<input checked="" type="radio"/> Yes <input type="radio"/> No		
DU Credit Username	Username	DU Credit Password	DU Password
LP Credit Username	Username	LP Credit Password	LP Password

How to Submit a Loan

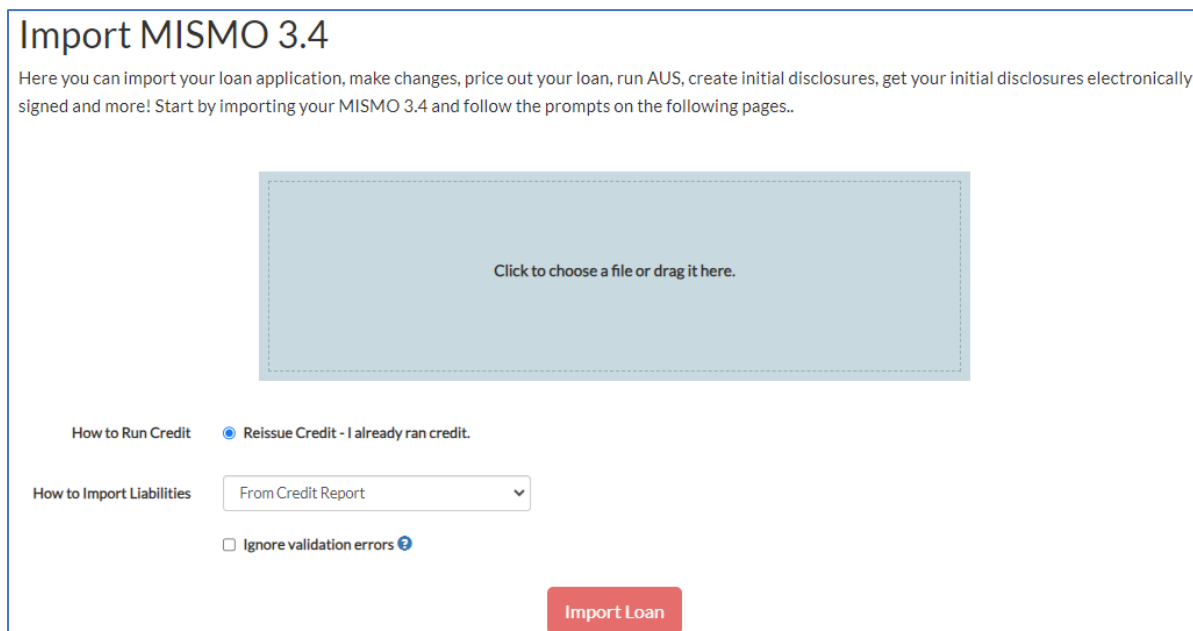
Before beginning your submission, make sure that you have entered your credit credentials and DU credentials or that your company admin has entered this information at the company level, and it is up to date. [For more details regarding this, please review this link on how to update credentials.](#)

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.

A screenshot of the 'Import MISMO 3.4' form. The form title is 'Import MISMO 3.4'. Below the title is a descriptive paragraph: '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..'. The main part of the form is a large dashed box with the text 'Click to choose a file or drag it here.' Below this box are several options: 'How to Run Credit' with a radio button selected for 'Reissue Credit - I already ran credit.', 'How to Import Liabilities' with a dropdown menu set to 'From Credit Report', and an unchecked checkbox for 'Ignore validation errors'. At the bottom right of the form is a red button labeled '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.

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 Status

Middle Name Date of Birth

Last Name Social Security #

Name Suffix Hold to show

Phone Primary

Present Address

[+ Add New Borrower](#)

- ❖ 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%
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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 #	<input type="text" value="877303"/>	Purpose	<input type="text" value="Purchase"/>
Loan amount	<input type="text" value="400,000.00"/> Click here to update	Loan proceeds or lien advances to be used for business purposes?	<input checked="" type="radio"/> No <input type="radio"/> Yes
CFPB Application Date	<input type="text" value="10/30/2023"/>	Conversion of Contract for Deed or Land Contract	<input checked="" type="radio"/> No <input type="radio"/> Yes
Mortgage Lien type	<input checked="" type="radio"/> First Lien <input type="radio"/> Subordinate Lien <input type="radio"/> Not Secured by a Lien	Require Impounds	<input type="text" value="Tax and insurance escrow"/>
		Est. Close Date	<input type="text" value="11/24/2023"/>

Contacts

Type	Name	Phone	Email
Loan Officer	<input type="text" value=""/>	866-823-7777	<input type="text" value=""/>
Processor	<input type="text" value=""/>	866-823-7777	<input type="text" value=""/>

+ 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 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

Mortgage Lien type First Lien Subordinate Lien Not Secured by a Lien 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	[REDACTED]	866-823-7777	[REDACTED]
Processor	[REDACTED]	866-823-7777	[REDACTED]

[+ 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

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						

Underwriting Summary																																																	
<p>Total Income</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Alice Firsttimer</td> <td style="text-align: right;">\$15,000.00</td> </tr> <tr> <td style="text-align: right;">Total:</td> <td style="text-align: right;">\$15,000.00</td> </tr> </table> <p>Present Housing Payment</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Alice Firsttimer</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Total:</td> <td style="text-align: right;">\$0.00</td> </tr> </table> <p>Proposed Housing Payment</p> <p style="margin-left: 20px;">Borrowers Primary Residence</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 60%;">1st Mortgage (P&I)</td><td style="text-align: right;">\$1,686.42</td></tr> <tr><td>2nd Mortgage (P&I)</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Hazard Insurance</td><td style="text-align: right;">\$63.73</td></tr> <tr><td>Real Estate Taxes</td><td style="text-align: right;">\$653.38</td></tr> <tr><td>Mortgage Insurance</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>HOA Dues</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Rent</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Other Expenses</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Supplemental Property Insurance</td><td style="text-align: right;">\$0.00</td></tr> <tr><td style="text-align: right;">Total:</td><td style="text-align: right;">\$2,403.53</td></tr> </table> <p style="margin-left: 20px;">Other Obligations</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 60%;">Negative Cash Flow (Subject Property)</td><td style="text-align: right;">n/a</td></tr> <tr><td>Negative Cash Flow (Other Properties)</td><td style="text-align: right;">n/a</td></tr> <tr><td>All Other Payments</td><td style="text-align: right;">\$167.00</td></tr> <tr><td style="text-align: right;">Total:</td><td style="text-align: right;">\$167.00</td></tr> <tr><td style="text-align: right;">Total All Obligations:</td><td style="text-align: right;">\$2,570.53</td></tr> </table>	Alice Firsttimer	\$15,000.00	Total:	\$15,000.00	Alice Firsttimer	\$0.00	Total:	\$0.00	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	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	<p>Loan to Value Ratios</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 60%;">LTV:</td><td style="text-align: right;">61.538%</td></tr> <tr><td>CLTV:</td><td style="text-align: right;">61.538%</td></tr> <tr><td>HCLTV:</td><td style="text-align: right;">61.538%</td></tr> </table> <p>Qualifying Ratios</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 60%;">Primary Housing Expense/Income</td><td style="text-align: right;">16.024%</td></tr> <tr><td>Total Obligations/Income</td><td style="text-align: right;">17.137%</td></tr> </table>	LTV:	61.538%	CLTV:	61.538%	HCLTV:	61.538%	Primary Housing Expense/Income	16.024%	Total Obligations/Income	17.137%
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<div style="display: flex; flex-direction: column; gap: 10px;"> <div style="text-align: center;"> ✓ Import 3.4 </div> <div style="text-align: center;"> ✓ Review Credit Data </div> <div style="text-align: center;"> ✓ Review Credit Scores </div> <div style="text-align: center;"> ✓ Review Application </div> <div style="text-align: center; background-color: #e0f0e0;"> ✓ Review Underwriting Summary </div> <div style="text-align: center;"> ✗ Run Pricing </div> <div style="text-align: center;"> ✗ Review Loan Estimate </div> <div style="text-align: center;"> ✗ Run AUS </div> <div style="text-align: center;"> ✗ Review Initial Disclosures </div> <div style="text-align: center;"> ✗ Send for E-Signing </div> <div style="text-align: center;"> ✗ Sign Initial Disclosures </div> <div style="text-align: center;"> ✗ Submit Loan </div> </div>	<div style="display: flex; justify-content: space-between; gap: 20px;"> <div style="border: 1px solid #ccc; padding: 5px 15px; border-radius: 5px;">Review Application</div> <div style="background-color: #c00; color: white; padding: 5px 15px; border-radius: 5px;">Run Pricing</div> </div>
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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.

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						

Import 3.4

Review Credit Data

Review Credit Scores

Review Application

Review Underwriting Summary

Run Pricing

Review Loan Estimate

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: Loan Term:

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.

Eligible (234) | Ineligible (146)

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

Max Payment: Max APR: Max Fees: Loan Type: Loan Term:

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

❖ Note: if you are looking to lock the rate, you will be given the opportunity later in the process after running AUS.

❖ 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

Purchase Price

Down Payment

Loan Amount

2nd Financing No Yes

Impounds

Lender Fee Waiver No Yes

Lock Period

Financed PMI, MIP, Funding Fee No Yes

Conv. PMI Type

AUS Type

Underwriting SummaryCheck Eligibility

Eligible (234)Ineligible (0)

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

Max Payment	Max APR	Max Fees	Loan Type	Loan Term
<input type="text" value="No max"/>	<input type="text" value="No max"/>	<input type="text" value="No max"/>	<input type="text" value="All"/>	<input type="text" value="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 <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> HomeReady/ Home Possible	<input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA	Appraised Value 650,000	Purchase Price 650,000	Total Properties Owned 1
Include ARMs <input checked="" type="radio"/> No <input type="radio"/> Yes		Down Payment 250,000 38.462%		Impounds Tax and insuranc
Compensation Plan <input checked="" type="radio"/> Lender Paid <input type="radio"/> Borrower Paid		Loan Amount 400,000 61.538%		Lender Fee Waiver <input checked="" type="radio"/> No <input type="radio"/> Yes
		Area Median Income 0		Lock Period 30
		2nd Financing <input checked="" type="radio"/> No <input type="radio"/> Yes		Financed PMI, MIP, Funding Fee <input checked="" type="radio"/> No <input type="radio"/> 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.

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 <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> HomeReady / Home Possible <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA	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 <input checked="" type="radio"/> No <input type="radio"/> Yes	Total Properties Owned 1 Impounds Tax and insuranc Lender Fee Waiver <input checked="" type="radio"/> No <input type="radio"/> Yes Lock Period 30 Financed PMI, MIP, Funding Fee <input checked="" type="radio"/> No <input type="radio"/> Yes Conv. PMI Type No MI AUS Type DU/Jumbo
Include ARMs <input checked="" type="radio"/> No <input type="radio"/> Yes Compensation Plan <input checked="" type="radio"/> Lender Paid <input type="radio"/> Borrower Paid		

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.

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:

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 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 **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
- 
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	7.375%	FICO	710
Property	Single family residence	Subject	1 Dovecreek Irvine, CA 92618			DTI	19.979%
Product	AGN-30						

Fees & Service Providers

A. Origination Charges	\$5,220.00
Originator Compensation	\$4,000.00
Tax Service Fee Core Logic	\$80.00
Underwriting Fee	\$1,140.00
B. Services You Cannot Shop For +	\$750.00
Appraisal Fee (Form# 1004)   Appraiser	\$650.00
Credit Report   CoreLogic CredCo	\$100.00
C. Services You Can Shop For +	\$4,322.00
Title - CLTA 110.9 Environmental Protection Lien   Chicago Title Irvine	\$25.00
Title - CLTA 100.18-06 CC&R's, Right of Reversion   Chicago Title Irvine	\$50.00
Title - CLTA 103.5 Water Rights, Surface Damage   Chicago Title Irvine	\$25.00
Title - SE-140-06 - Solar Endorsement   Chicago Title Irvine	\$100.00
Title - Lender's Title Policy   Chicago Title Irvine	\$1,784.00
Title - Recording Service Fees   Chicago Title Irvine	\$23.00
Title - Escrow Fee   Chicago Title Irvine	\$2,140.00
Title - Signing Agent Fee   Chicago Title Irvine	\$175.00

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

Appraisal Fee (Form# 1004)   \$650.00



Appraiser

Edit Loan Cost

Type: Paid By:

Paid To: Paid By:

✦ 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: Paid By:

Paid To: Paid By:

Choose

Choose

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

Appraisal Fee (Form# 1004)	\$650.00
Appraiser	
Credit Report	\$100.00
CoreLogic CredCo	

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

Appraiser

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 form titled "Edit Loan Cost" with the following fields and elements:

- Header: "Prepaid interest (7 days)" with a pencil icon and a blue arrow pointing to it. Below it, the text reads "\$81.94 per day for 7 days at 7.375%".
- Form Section: "Edit Loan Cost"
- Type: A dropdown menu with "Prepaid interest" selected.
- Paid To: A dropdown menu with "Lender" selected.
- Est. Close Date: A text input field containing "11/24/2023", which is highlighted with a blue rectangular box.
- Buttons: "Cancel" and "Save" buttons at the bottom right.

- ✦ 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

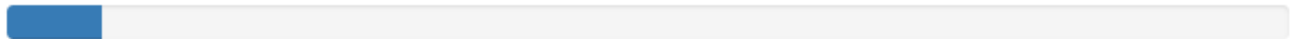
Close

As a reminder, make sure you have entered credentials for AUS in your individual profile or the company level profile. [For more information on how to do this, click here.](#)

✦ 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
Firsttimer

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 “Submit to AUS” 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

✓
Run Pricing

✓
Review Loan Estimate

✓
Run AUS

Loan #	881873	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	6.125%	FICO	710
Property	Single family residence	Subject	660 Oak Gln Irvine, CA 92618			DTI	41.756%
Product	MAX30						

Automated Underwriting Findings

Submit to AUS

Date	Type	Case Number	Recommendation	Version	Action
2/27/2024 11:46:47 am	DU	1666119340	Approve/Eligible	11.1	

Show Changes

View

All Messages

Summary of Findings

Casefile ID
1666119340

Recommendation
Approve/Eligible

- ▶ Summary of Findings
- Day 1 Certainty
- Risk / Eligibility
- Findings
- ▶ Verification Messages / 3

✚ 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 an AUS result, even if you receive an error on your results, you can proceed to generate disclosures by clicking on the “Generate Disclosures” button at the bottom of the screen. Having a successfully run AUS is not required to move to the next step, so you can always move forward and revisit later or submit as is.

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

✦ Once you click “Generate Disclosures” you will see the popup that will now allow you to lock the loan or keep it floating. Note: You can only lock during the hours that our Lock Desk is open and lock cut-off times vary by product. See Mega Capital Funding’s Lock Policy for product lock cut-off times.

✦ **Generating Disclosures does not send them out. It just creates them for you to review. If you make any changes, you can always regenerate before sending.**

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.

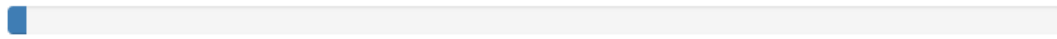
Generate

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 Firstimer	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	

✦ 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	<p>Initial Disclosures </p> <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. For more details on how to upload, go to the [“How to Submit Conditions”](#) section of this guide.
- ❖ 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	<div style="display: flex; justify-content: space-between; width: 100%;"> Pre-Satisfy condition Upload </div>
12/21/2023	CL6JR6J	Asset Documentation (Alice)	MISC ASSETS	None	An La	n/a	<div style="display: flex; justify-content: space-between; width: 100%;"> Pre-Satisfy condition Upload </div>
12/21/2023	CL6JR6G	Income Documentation (Alice)	MISC INCOME	None	An La	n/a	<div style="display: flex; justify-content: space-between; width: 100%;"> Pre-Satisfy condition Upload </div>
12/21/2023	CL6JR6K	Purchase Contract (if applicable) (Alice)	1. SUBMISSION PACKAGE	None	An La	n/a	<div style="display: flex; justify-content: space-between; width: 100%;"> Pre-Satisfy condition Upload </div>
12/21/2023	CL6JR6D	Upload Submission Package (Alice)	1. SUBMISSION PACKAGE	None	An La	n/a	<div style="display: flex; justify-content: space-between; width: 100%;"> Pre-Satisfy condition Upload </div>

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

Loan Disclosed -

Pending Documents

New Product Registered 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

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 and the status will change to "Submission Documents Received."

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	[REDACTED]	

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.




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

Rate	Points/ Credits %	Points/ Credits \$	Fees	Payment	Name		
7.000%	0.121%	\$605.00	\$2,575.00	\$3,327	Conventional 30 Year Fixed Lender: n/a Show details	<input type="checkbox"/> Add to Compare	Forward Lock
7.125%	-0.244%	(\$1,220.00)	\$750.00	\$3,369	Conventional 30 Year Fixed Lender: n/a Show details	<input type="checkbox"/> Add to Compare	Forward Lock
7.250%	-0.850%	(\$4,250.00)	(\$2,280.00)	\$3,411	Conventional 30 Year Fixed Lender: n/a Show details	<input type="checkbox"/> Add to Compare	Forward Lock
7.375%	-1.128%	(\$5,640.00)	(\$3,670.00)	\$3,453	Conventional 30 Year Fixed Lender: n/a Show details	<input type="checkbox"/> Add to Compare	Forward Lock

- ❖ 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

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

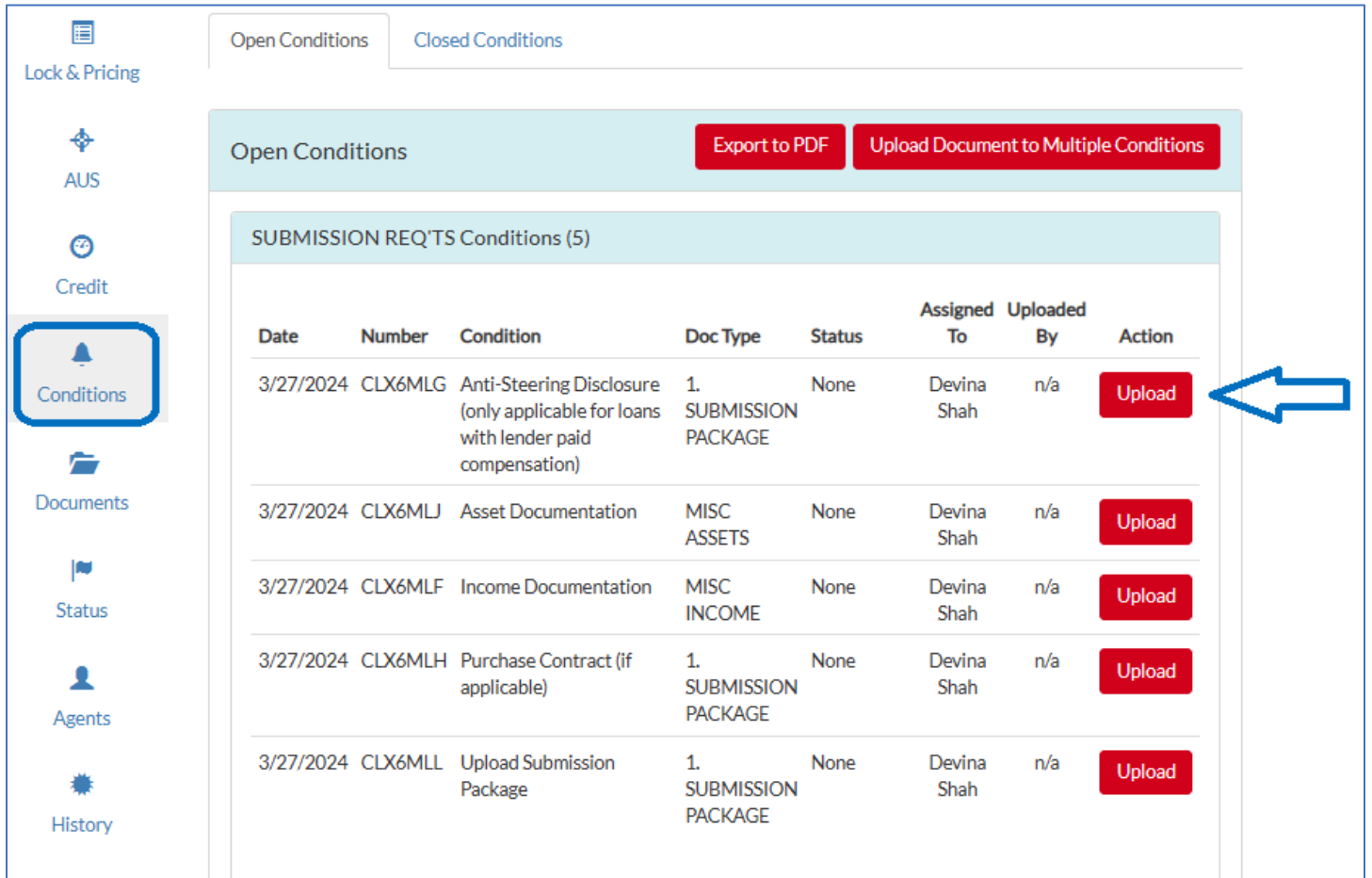
Loan Number ▾



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	12/18/2023	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” button to upload the document you are using to satisfy the condition.

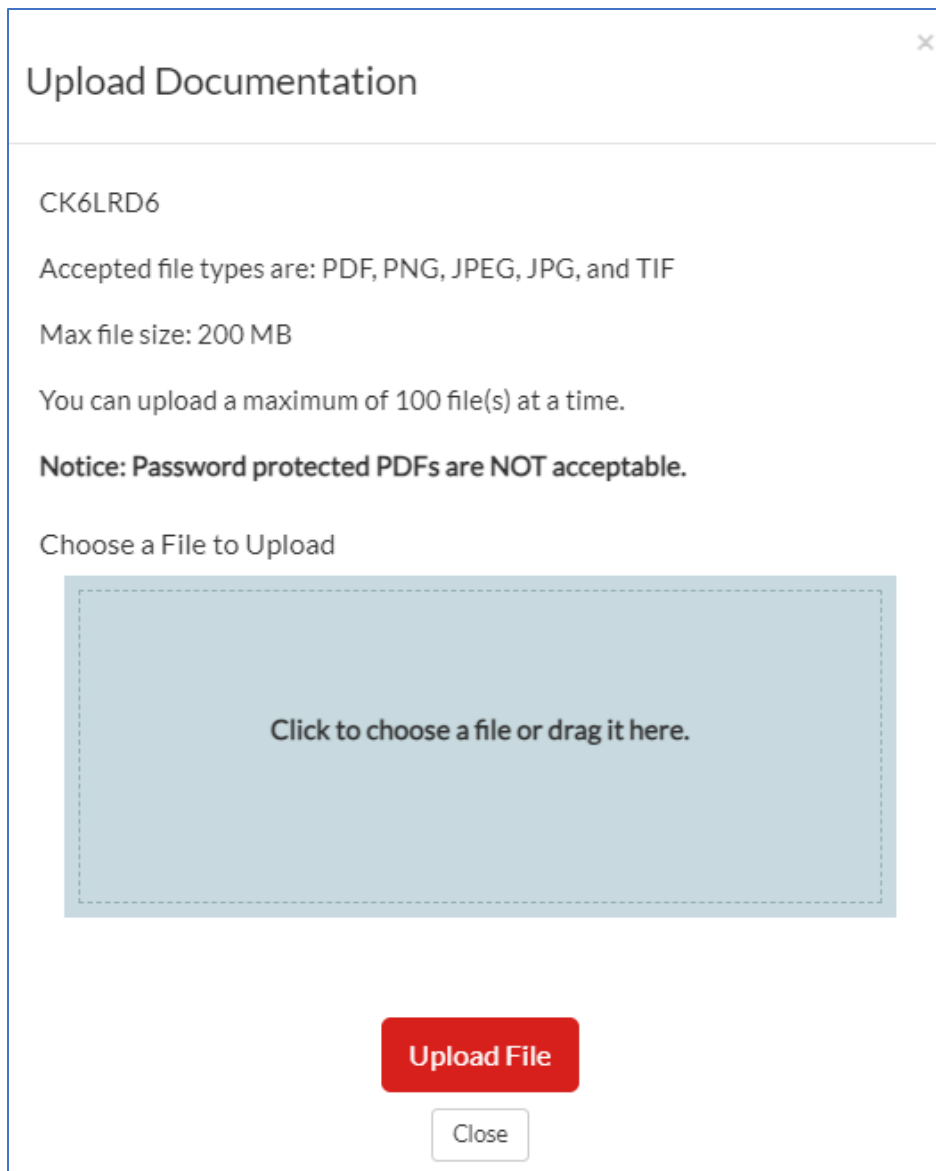


The screenshot shows the 'Open Conditions' interface. On the left is a side menu with buttons for 'Lock & Pricing', 'AUS', 'Credit', 'Conditions' (highlighted with a blue box), 'Documents', 'Status', 'Agents', and 'History'. The main area has tabs for 'Open Conditions' and 'Closed Conditions'. Below the tabs are two buttons: 'Export to PDF' and 'Upload Document to Multiple Conditions'. A table titled 'SUBMISSION REQ'TS Conditions (5)' contains the following data:

Date	Number	Condition	Doc Type	Status	Assigned To	Uploaded By	Action
3/27/2024	CLX6MLG	Anti-Steering Disclosure (only applicable for loans with lender paid compensation)	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLJ	Asset Documentation	MISC ASSETS	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLF	Income Documentation	MISC INCOME	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLH	Purchase Contract (if applicable)	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLL	Upload Submission Package	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	Upload

A blue arrow points to the 'Upload' button in the first row of the table.

- ✦ A screen will pop up to allow you to drag and drop or chose a file saved on your computer to upload.



- ❖ Once an item is dragged or selected, click the “upload” button to complete the upload.
- ❖ You can also choose to upload one item and mark it to satisfy several of the conditions by using the “Upload Document to Multiple Conditions” and then selecting which conditions that document will be satisfying.

- ❖ After uploading the document, you will see it successfully uploaded and item will say “New-Not Submitted” at the end of the upload.
- ❖ After uploading all items you’d like to have reviewed, make sure to click on “Submit Conditions for Review” so that the documents get sent for review.
- ❖ If you do not select this button, the items will remain uploaded on the screen until you are ready to send.

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
3/27/2024	CLX6MLJ	Asset Documentation	MISC ASSETS	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLF	Income Documentation	MISC INCOME	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLH	Purchase Contract (if applicable)	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLL	Upload Submission Package	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLG	Anti-Steering Disclosure (only applicable for loans with lender paid compensation)	1. SUBMISSION PACKAGE	3/28/2024 @ 8:28:48 pm - Blank PDF.pdf	Devina Shah	Devina Shah	Upload (New - Not Submitted)

PTCD Conditions (1)

Download Condition Documents
Submit Conditions for Review

- ❖ After pressing the “Submit for Conditions Review” button, you can confirm the documents were sent for review since the upload(s) will now say “Sent.”

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
3/27/2024	CLX6MLJ	Asset Documentation	MISC ASSETS	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLF	Income Documentation	MISC INCOME	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLH	Purchase Contract (if applicable)	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLL	Upload Submission Package	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	Upload
3/27/2024	CLX6MLG	Anti-Steering Disclosure (only applicable for loans with lender paid compensation)	1. SUBMISSION PACKAGE	3/28/2024 @ 8:28:48 pm - Blank PDF.pdf (sent - 3/28/2024 8:38:03 pm)	Devina Shah	n/a	Upload

PTCD Conditions (1)

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

❖ If you have additional items to upload after already submitting items for review, you can still upload them and send the additional items for review following the same process as outlined above. You will not lose your place in line, the time stamp for review starts from the first time you submitted conditions for review.

❖ If you leave the screen after uploading documents but did not press “Submit Conditions for Review”, you will get a pop-up reminder letting you know you have not submitted.

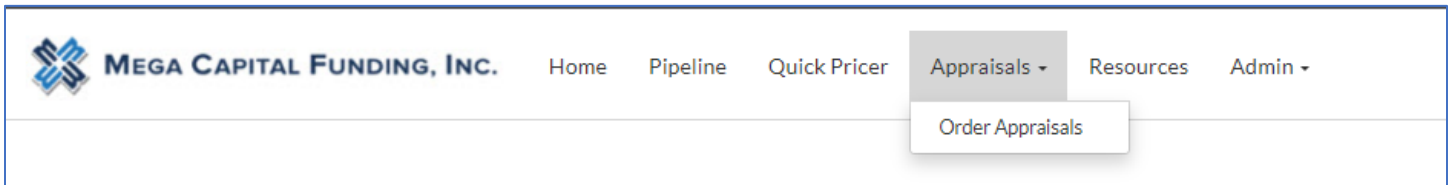
You have uploaded documents that have not been submitted for review. Are you sure you wish to leave the page?

Yes

No

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: <input type="text"/>			
Street *	ZIPCode	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 * ZIPCode 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

FICO 710

Loan \$400,000.00

Rate 7.250%

APR 7.349%

Lender n/a

LTV 61.538%

CLTV 61.538%

HCLTV 61.538%

BackEnd

DTI 19.753%

Product MAX30

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.
 - Notify your Account Manager that you have uploaded your PTC D condition. The Account Manager will have to clear this condition for the Progress Milestone to be completed.
- ❖ 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.

Closing Disclosures Process Order Closing Disclosures

Loan Progress Milestones

Closing Disclosure Requirement	Status	Milestone Reached?
All PTC D conditions must be cleared	0 of 1 PTC D conditions cleared	Needed
Loan must be in Conditional Approval Status	Loan Submitted	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: 5/6/2024 
Loan must be locked	Needed		<button>Lock Loan</button>
All PTC D conditions must be uploaded for review	Needed		<button>Upload PTC D Conditions (1)</button>
Title Company Information	Needed		<button>Title Company Information</button>
Settlement Company Information	Needed		<button>Settlement Company Information</button>
Validate Vesting Information	Needed		<button>Validate Vesting Information</button>
Validate Trust Information	Needed		<button>Validate Trust Information</button>

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.

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.”

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.

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

Page 54 of 60

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.

The screenshot shows a sidebar menu on the left with icons for 'Change Requests', 'Lock & Pricing', 'AUS', 'Credit', 'Conditions', 'Documents', and 'Agents'. The 'Agents' menu item is highlighted. The main content area is titled 'Assigned Agents' and contains a table with the following data:

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

Below the table are two buttons: 'Undo' and 'Save'.

How to Extend a Rate Lock

- ❖ Click on “Lock & Pricing” from the left menu.
- ❖ Click on the tab for “Lock Request.”
- ❖ Click the button “Request Lock Change.”
- ❖ Select “Extension” and put in your desired new lock expiration date and hit save.
- ❖ The Lock Desk will process your change and send out a new confirmation once completed.

The screenshot displays the 'Lock & Pricing' interface. On the left is a navigation menu with icons for AUS, Credit, Conditions, Documents, Status, Agents, and History. The main content area has two tabs: 'Pricing' and 'Lock Request', with 'Lock Request' selected. Below the tabs are three sections: 'Rate Lock History', 'Lock Change Requests', and 'New Lock Change Request'.

Rate Lock History

Lock Date	Action	Lock Term	Lock Expiration	Program Name	Amort. Type	Amort. Term	Final Rate	Final Price	Comp.
3/27/2024 @ 5:35:11 pm	Rate Locked	30 Days	4/26/2024	MAX30	Fixed	30 YR	6.500%	100.987%	BWR PAID
3/27/2024 @ 5:35:06 pm	Lock Requested	30 Days		MAX30	Fixed	30 YR	6.500%	100.987%	BWR PAID

Lock Change Requests

Date	Broker Name	Status	View
3/27/2024 @ 5:37:10 pm	Devina Shah	New	View

New Lock Change Request

Please check all changes that apply:

- Extension:** Current Date: 4/26/2024 New Date:
- Cancellation, please explain:**

Buttons: [Close](#) [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.

- ✔
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 #	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						

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

Transaction Details

DUE FROM BORROWER(S)	TOTAL MORTGAGE LOANS
A. Sales Contract Price <input style="width: 80%;" type="text" value="650,000.00"/>	I. Loan Amount <input style="width: 80%;" type="text" value="400,000.00"/>
B. Improvements, Renovations, and Repairs <input style="width: 80%;" type="text" value="0.00"/>	Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) <input style="width: 80%;" type="text" value="400,000.00"/>
C. Land (if acquired separately) <input style="width: 80%;" type="text" value="0.00"/>	Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount <input style="width: 80%;" type="text" value="0.00"/>
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <input style="width: 80%;" type="text" value="0.00"/>	J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <input style="width: 80%;" type="text" value="0.00"/>
E. Credit Cards and Other Debts Paid Off <input style="width: 80%;" type="text" value="0.00"/>	K. TOTAL MORTGAGE LOANS (Total of I and J) <input style="width: 80%;" type="text" value="400,000.00"/>
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments) <input style="width: 80%;" type="text" value="5,552.00"/>	
G. Discount Points <input style="width: 80%;" type="text" value="0.00"/>	TOTAL CREDITS
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G) <input style="width: 80%;" type="text" value="655,552.00"/>	L. Seller Credits <input style="width: 80%;" type="text" value="500.00"/>
	M. Other Credits +
	✘ <input style="font-size: small; border: none; border-bottom: 1px solid #ccc;" type="text" value="Cash Deposit on sales"/> <input style="width: 80%;" type="text" value="10,000.00"/>
	N. TOTAL CREDITS (Total of L and M) <input style="width: 80%;" type="text" value="10,500.00"/>

L. Seller Credits

M. Other Credits +

✘

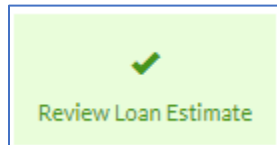
N. TOTAL CREDITS (Total of L and M)

CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H)	<input style="width: 80%;" type="text" value="655,552.00"/>
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	<input style="width: 80%;" type="text" value="410,500.00"/>
Cash From/To the Borrower (Line H minus Line K and Line N)	<input style="width: 80%;" type="text" value="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 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.
- For resources on how to calculate the fee amount, please click the links below:
 - [1-0 Buydown Calculator](#)
 - [2-1 Buydown Calculator](#)



H. Other + \$1,064.00

Add New Loan Cost

Type: Choose (dropdown menu open)

Paid To: (input field)

Paid By: Borrower (dropdown menu) 0.00 (input field)

Paid By: Borrower Finan (dropdown menu) 0.00 (input field)

Save (button)

Title - Owner's Title Policy (Chicago Title Irvine) \$1,064.00

I. Total Other Costs (E + \$1,230.00

Dropdown menu options:

- Choose
- 1ST HALF PROPERTY TAXES
- 2ND HALF PROPERTY TAXES
- ASSOCIATION DUES
- Buydown Fee paid by Seller**
- Creditor payment
- Gate Remote Fee
- HOA Dues Fee
- Home Inspection
- Home Warranty
- New Account Set Up
- Other Loan Fee
- Other Premium
- Pest Inspection Fee
- Principal Reduction
- Property Management Fee
- Referral Fee to RESS
- Section H Fee Template

- ✦ 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.

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

Review Credit Scores ✓

Review Application ✓

Review Underwriting Summary ✓

Run Pricing ✓

Review Loan Estimate ✓

Run AUS ✗

Review Initial Disclosures ✗

Send for E-Signing ✗

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 prompted 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