



**MEGA CAPITAL FUNDING**

# Guide to



Last Updated: 4/23/2024

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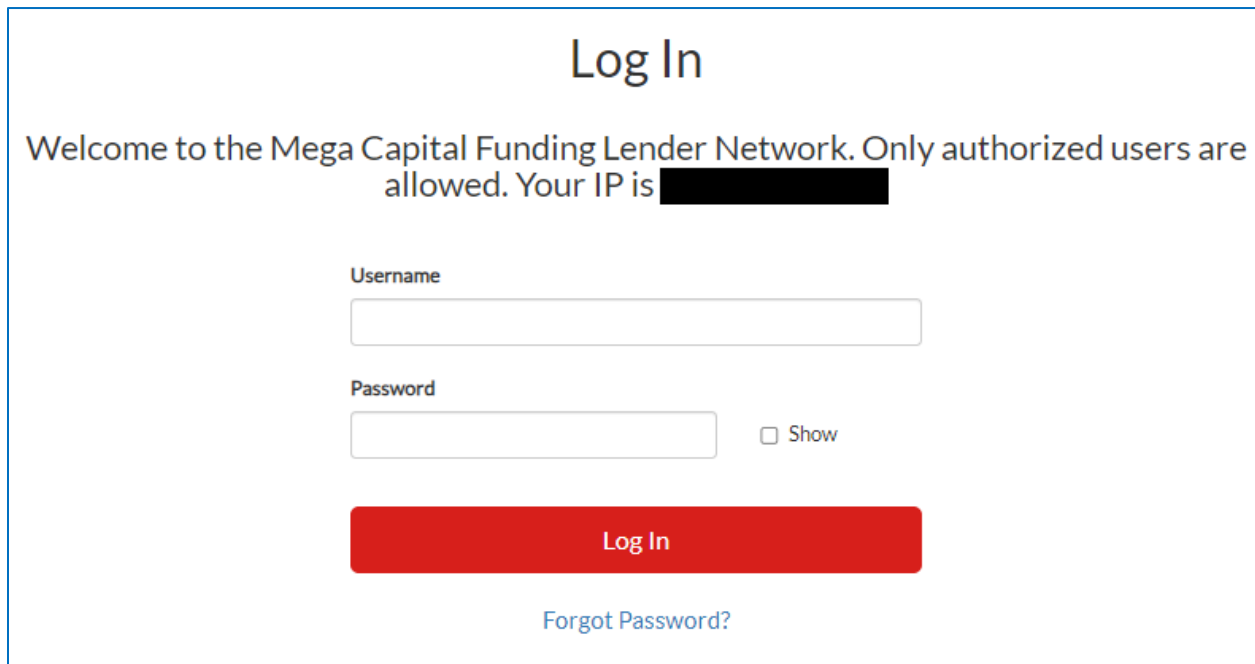
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# Access/Login to mPOWERS

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](mailto: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](mailto: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](mailto: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

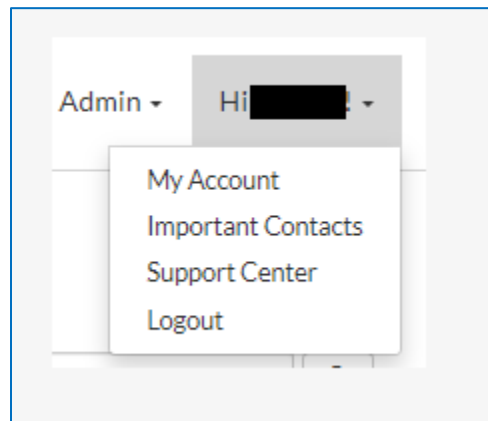
### Compensation Details

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:

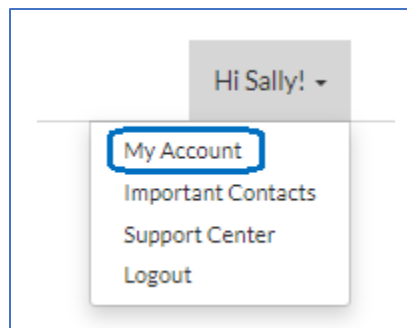


- My Account – access your personal information and enter your credit credentials and DU credentials. [For further instructions on entering your credentials, click this link.](#)
- Important Contacts – your AE’s contact information and Mega Capital Funding’s company information.
- Support Center – FAQs 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 Sally

Middle Name

Last Name 123456789

Title (Optional)

Phone Primary 630-360-1736

Phone Extension  
(Optional)

Email dani.hernandez@besmartee.com-inactive

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# 123456

State Licensing State License Number

No licenses found.

Default Campaign Fallback to Last Application Campaign Used

## Vendor - Credit

Hard Pull 

Vendor

Login ID

Username

Login PW

Password

Internal ID

InternalID

DU Credit  
Username

Username

DU Credit  
Password

DU Password

Soft Pull 

Vendor

Login ID

Username

Login PW

Password

Internal ID

InternalID

DU Credit  
Username

Username

DU Credit  
Password

DU Password

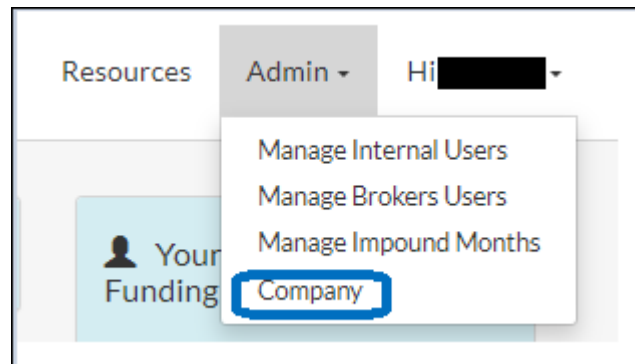
Time Zone

PST

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.

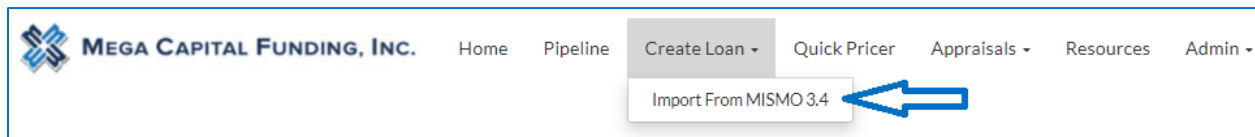
A screenshot of a 'Vendor - Credit' configuration form. The form includes several sections: 'Allow Soft Pull' with radio buttons for 'Yes' and 'No' (selected); 'Default Credit Pull' with a dropdown set to 'Hard'; 'Vendor - Credit' with a 'Hard Pull' icon and a 'Vendor' dropdown. Below these are input fields for 'Login ID' (labeled 'Username'), 'Login PW' (labeled 'Password'), 'Internal ID' (labeled 'InternalID'), and 'Source ID' (labeled 'SourceID'). There is also a 'Push Credit Report to LOS?' section with 'Yes' (selected) and 'No' radio buttons. At the bottom, there are fields for 'DU Credit Username' (labeled 'Username'), 'DU Credit Password' (labeled 'DU Password'), 'LP Credit Username' (labeled 'Username'), and 'LP Credit Password' (labeled 'LP Password'). Blue arrows point to the 'Username' and 'Password' labels for the Login ID, DU Credit, and LP Credit sections. The 'Login ID' and 'DU Credit' sections are highlighted with blue rectangular boxes.



# 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.

### 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 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						

#### Credit Summary

**Borrower: Alice Firsttimer**

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.

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- ❖ 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](mailto: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.

GeneralBorrowerPropertyAdditional IncomeExpensesAssetsLiabilities/REOTransactionDeclarationsMonitoring

General

Lender Loan #877303

Loan amount400,000.00Click here to update

CFPB Application Date10/30/2023

Mortgage Lien type

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

PurposePurchase

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

☒ No☐ Yes

Conversion of Contract for Deed or Land Contract

☒ No☐ Yes

Require ImpoundsTax and insurance escrow

Est. Close Date11/24/2023

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

UndoSave

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 ScoresBorrowerUnderwriting 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 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

#### Total Income

Alice Firsttimer	\$15,000.00
<b>Total:</b>	<b>\$15,000.00</b>

#### Loan to Value Ratios

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

#### Present Housing Payment

Alice Firsttimer	\$0.00
<b>Total:</b>	<b>\$0.00</b>

#### 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
<b>Total:</b>	<b>\$2,403.53</b>

##### Other Obligations

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

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%
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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	<div>Register</div>
					Lender: n/a <div>Show details (Expired)</div>	

- ✖ 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

No max

No max

No max

All

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 <a href="#">Show details (Expired)</a>	Register
7.250%	0.433%	\$1,732.00	\$11,669.00	\$2,729	AGN-30 Lender: n/a <a href="#">Show details (Expired)</a>	Register
7.375%	-0.032%	(\$128.00)	\$9,809.00	\$2,763	AGN-30 Lender: n/a <a href="#">Show details (Expired)</a>	Register
7.500%	-0.423%	(\$1,692.00)	\$8,245.00	\$2,797	AGN-30 Lender: n/a <a href="#">Show details (Expired)</a>	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

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

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

<b>Product Type</b> <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> HomeReady / Home Possible <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA	<b>Appraised Value</b> 650,000	<b>Total Properties Owned</b> 1
<b>Include ARMs</b> <input checked="" type="radio"/> No <input type="radio"/> Yes	<b>Purchase Price</b> 800,000	<b>Impounds</b> Tax and Insurance
<b>Compensation Plan</b> <input checked="" type="radio"/> Lender Paid <input type="radio"/> Borrower Paid	<b>Down Payment</b> 120,000 15.000%	<b>Lender Fee Waiver</b> <input checked="" type="radio"/> No <input type="radio"/> Yes
	<b>Loan Amount</b> 680,000 85.000%	<b>Lock Period</b> 30
	<b>Area Median Income</b> 0	<b>Financed PMI, MIP, Funding Fee</b> <input checked="" type="radio"/> No <input type="radio"/> Yes
	<b>2nd Financing</b> <input checked="" type="radio"/> No <input type="radio"/> Yes	<b>Conv. PMI Type</b> No MI
		<b>AUS Type</b> 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<br> \* OO, PUR/RT: UNITS, LTV, CLTV AND/OR HCLTV REQUIREMENTS NOT MET<br> \* 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:

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☐ 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


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 22 of 60

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

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:

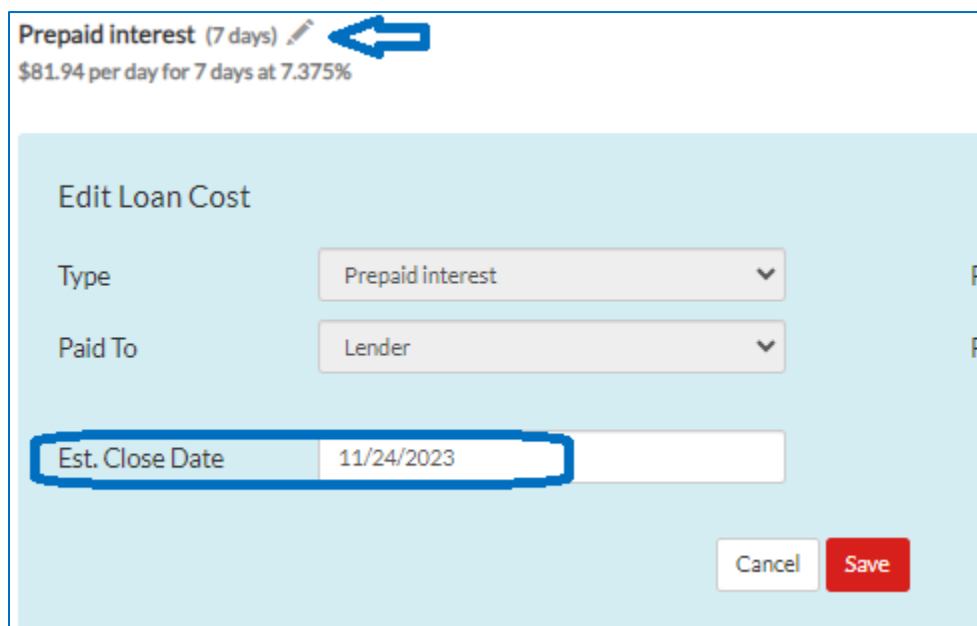
- Tax Service and Underwriting Fee be auto populated based on the loan program. These cannot be edited.
- If borrower paid, the origination fee will be pulled from what was entered into the pricing screen.

❖ 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 web form titled "Edit Loan Cost". At the top, there is a header for "Prepaid interest (7 days)" with 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 rectangular box. At the bottom right, there 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

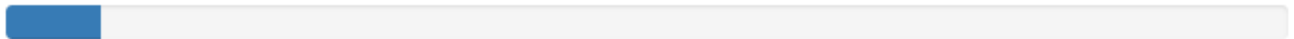
Close

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.

Automated Underwriting Findings

Submit to AUS

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

Lender Loan Number

878775

DU Version

11.1

Submission Number

1

Submission Date

12  
09

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

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.

Page 26 of 60

# 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.

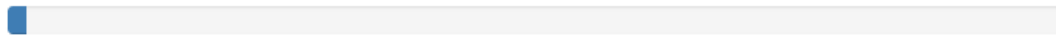
Generate

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	<a href="#">Loan Detail Report</a>	
12/18/2023 5:36:20 pm	<a href="#">Initial Disclosures</a> +	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.

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

 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

borrowername@email.com

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	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

Borrower Alice Firstimer

Subject 1 Dovecreek Irvine, CA 92618

Program Conventional

Purpose Purchase

Status Loan Disclosed - Pending Documents

Property Single family residence

Loan Plan AGN-30

Lock Status Floating

Occ. Primary residence

Loan \$400,000.00

Rate 7.375%

APR 7.585%

Lender n/a

FICO 710

LTV 61.538%

CLTV 61.538%

HCLTV 61.538%

BackEnd DTI 19.979%

Product AGN-30

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

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		

### 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  !


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

Enter Viewing Code

9621

9621

☐ 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 <a href="#">Show details</a>	<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 <a href="#">Show details</a>	<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 <a href="#">Show details</a>	<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 <a href="#">Show details</a>	<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 ▾

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	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 icons and labels: 'Lock & Pricing', 'AUS', 'Credit', 'Conditions' (highlighted with a blue box and arrow), 'Documents', 'Status', 'Agents', and 'History'. The main area has tabs for 'Open Conditions' and 'Closed Conditions'. Below the tabs are two red buttons: 'Export to PDF' and 'Upload Document to Multiple Conditions'. A section titled 'SUBMISSION REQ'TS Conditions (5)' contains a table with 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	<a href="#">Upload</a>
3/27/2024	CLX6MLJ	Asset Documentation	MISC ASSETS	None	Devina Shah	n/a	<a href="#">Upload</a>
3/27/2024	CLX6MLF	Income Documentation	MISC INCOME	None	Devina Shah	n/a	<a href="#">Upload</a>
3/27/2024	CLX6MLH	Purchase Contract (if applicable)	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	<a href="#">Upload</a>
3/27/2024	CLX6MLL	Upload Submission Package	1. SUBMISSION PACKAGE	None	Devina Shah	n/a	<a href="#">Upload</a>

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.

×

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

- ✖ 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 (New - Not Submitted)	Devina Shah	Devina Shah	Upload

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.

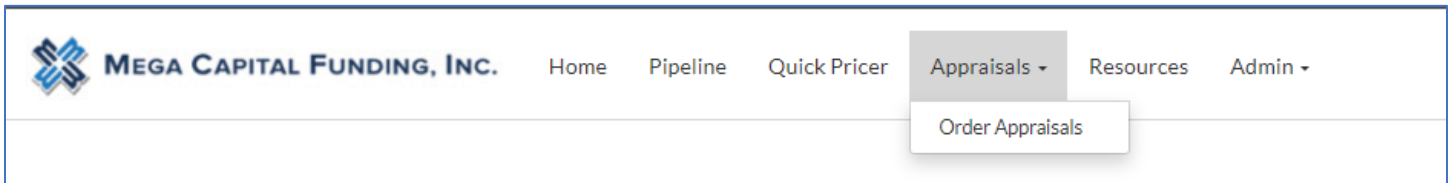
You have uploaded documents that have not been submitted for review. Are you sure you wish to leave the page?

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](mailto: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.”

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 19.753%

Product MAX30

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
 ☐ UW Fee Waiver
 ☐ Fees
 ☐ Other

☐ Appraisal
 ☐ Loan Parameters
 ☐ POA

☐ Occupancy
 ☐ Vesting
 ☐ Escrow

☐ Product/Terms
 ☐ Compensation
 ☐ Sales Price/Concessions

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

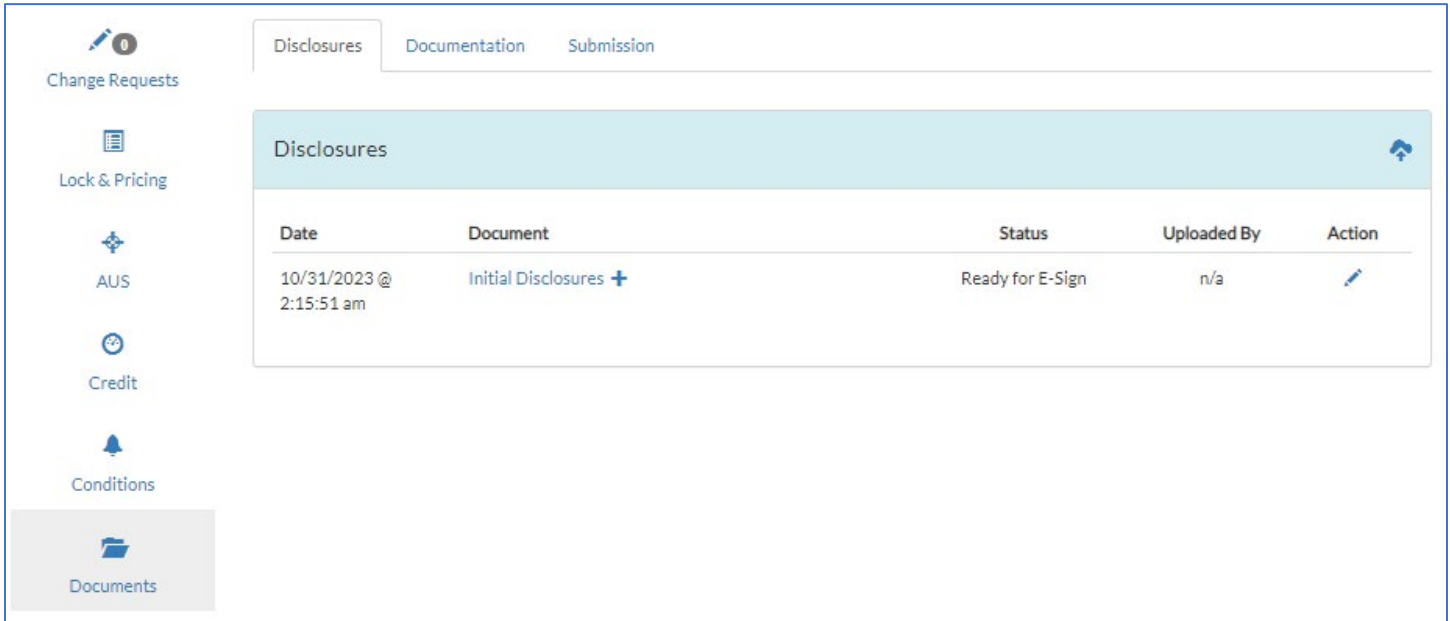
Closing Disclosure Requirement	Status	Milestone Reached?
All PTC D conditions must be cleared	0 of 1 PTC D conditions cleared	Needed
Loan must be in Conditional Approval Status	Loan Submitted	Needed
One day wait after disclosure of a Loan Estimate	Post-lock LE has not been disclosed yet	Needed

Broker Required Actions


Closing Disclosure Requirement	Status	Date Completed	Action
Provide Anticipated Signing Date	✓		Signing Date: 5/6/2024
Loan must be locked	Needed		Lock Loan
All PTC D conditions must be uploaded for review	Needed		Upload PTC D Conditions (1)
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.



The screenshot displays a software interface for managing disclosures. On the left, a sidebar contains navigation links: 'Change Requests', 'Lock & Pricing', 'AUS', 'Credit', 'Conditions', and 'Documents' (which is highlighted). The main content area features three tabs: 'Disclosures', 'Documentation', and 'Submission'. The 'Disclosures' tab is selected, showing a table with the following data:

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.”

0

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.

0

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	devine_meg@mcglo.com/mcfunding.com	Application submitted		
11/2/2023 @ 5:03:52 pm	Sent	devine_meg@besmartee.com/ devine_meg@mcglo.com	Your important documents from Broker Mega Test	1	
11/2/2023 @ 4:17:58 pm	New	devine_meg@mcglo.com/ devine_meg@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 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 vertical navigation menu with icons and labels: 'Lock & Pricing' (highlighted with a blue box), 'AUS', 'Credit', 'Conditions', 'Documents', 'Status', 'Agents', and 'History'. The main content area has two tabs: 'Pricing' and 'Lock Request' (highlighted with a blue box). Below the tabs, there are three sections:

- Rate Lock History**: Includes a 'View Lock Confirmation' button and a table with the following data:

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**: Includes a '+ Request Lock Change' button (highlighted with a blue box) and a table with the following data:

Date	Broker Name	Status	View
3/27/2024 @ 5:37:10 pm	Devina Shah	New	<a href="#">View</a>
- New Lock Change Request**: A form section with the instruction 'Please check all changes that apply:'. It contains two options:
  - ☐ **Extension:** This option is highlighted with a blue box. It includes a 'Current Date' field with the value '4/26/2024' and a 'New Date' field.
  - ☐ **Cancellation, please explain:** This option has an associated text input field.At the bottom of the form are 'Close' and 'Save' buttons.



# 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.

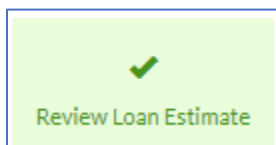
## Review Your Loan Application

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

<div><div>✓</div><div>Import 3.4</div></div> <div><div>✓</div><div>Review Credit Data</div></div> <div><div>✓</div><div>Review Credit Scores</div></div> <div><div>✓</div><div>Review Application</div></div> <div><div>✓</div><div>Review Underwriting Summary</div></div> <div><div>✓</div><div>Run Pricing</div></div> <div><div>✓</div><div>Review Loan Estimate</div></div> <div><div>✗</div><div>Run AUS</div></div> <div><div>✗</div><div>Review Initial Disclosures</div></div> <div><div>✗</div><div>Send for E-Signing</div></div> <div><div>✗</div><div>Sign Initial Disclosures</div></div> <div><div>✗</div><div>Submit Loan</div></div>	<table><tr><td>Loan #</td><td>877366</td><td>Purpose</td><td>Purchase</td><td>Program</td><td>Conventional</td><td>LTV</td><td>61.538%</td></tr><tr><td>Borrower</td><td>Alice Firsttimer</td><td>Lock Status</td><td>Floating</td><td>Term</td><td>30 Year Fixed</td><td>CLTV</td><td>61.538%</td></tr><tr><td>Occ.</td><td>Primary</td><td>Loan</td><td>\$400000.00</td><td>Rate</td><td>7.250%</td><td>FICO</td><td>710</td></tr><tr><td>Property</td><td>Single family residence</td><td>Subject</td><td>1 Dovecreek Irvine, CA 92618</td><td></td><td></td><td>DTI</td><td>24.085%</td></tr><tr><td>Product</td><td>AGN-30</td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> <div><div>General</div><div>Borrower</div><div>Property</div><div>Additional Income</div><div>Expenses</div><div>Assets</div><div>Liabilities/REO</div><div>Transaction</div><div>Declarations</div><div>Monitoring</div></div> <div><div>Transaction Details</div></div> <table><tr><td><b>DUE FROM BORROWER(S)</b></td><td></td><td><b>TOTAL MORTGAGE LOANS</b></td><td></td></tr><tr><td>A. 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Discount Points</td><td>0.00</td><td></td><td></td></tr><tr><td>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</td><td>655,552.00</td><td><b>TOTAL CREDITS</b></td><td></td></tr><tr><td></td><td></td><td>L. Seller Credits</td><td>500.00</td></tr><tr><td></td><td></td><td>M. Other Credits +</td><td></td></tr><tr><td></td><td></td><td>✗ Cash Deposit on sales</td><td>10,000.00</td></tr><tr><td></td><td></td><td>N. 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- ❖ 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	<div style="border: 1px solid #ccc; padding: 2px;">Choose ▼</div> <div style="border: 1px solid #ccc; padding: 5px;">           Choose            1ST HALF PROPERTY TAXES            2ND HALF PROPERTY TAXES            ASSOCIATION DUES  <b>Buydown Fee paid by Seller</b>            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         </div>	Paid By:	<div style="border: 1px solid #ccc; padding: 2px;">Borrower</div> <div style="border: 1px solid #ccc; padding: 2px; width: 100px; text-align: right;">0.00</div>
Paid To		Paid By:	<div style="border: 1px solid #ccc; padding: 2px;">Borrower Finan</div> <div style="border: 1px solid #ccc; padding: 2px; width: 100px; text-align: right;">0.00</div>

**Save**

**Title - Owner's Title Policy (Chicago Title Irvine)**

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

- ✖ 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 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