



MEGA CAPITAL FUNDING

Guide to



MGenius

THE SMART LOAN PORTAL

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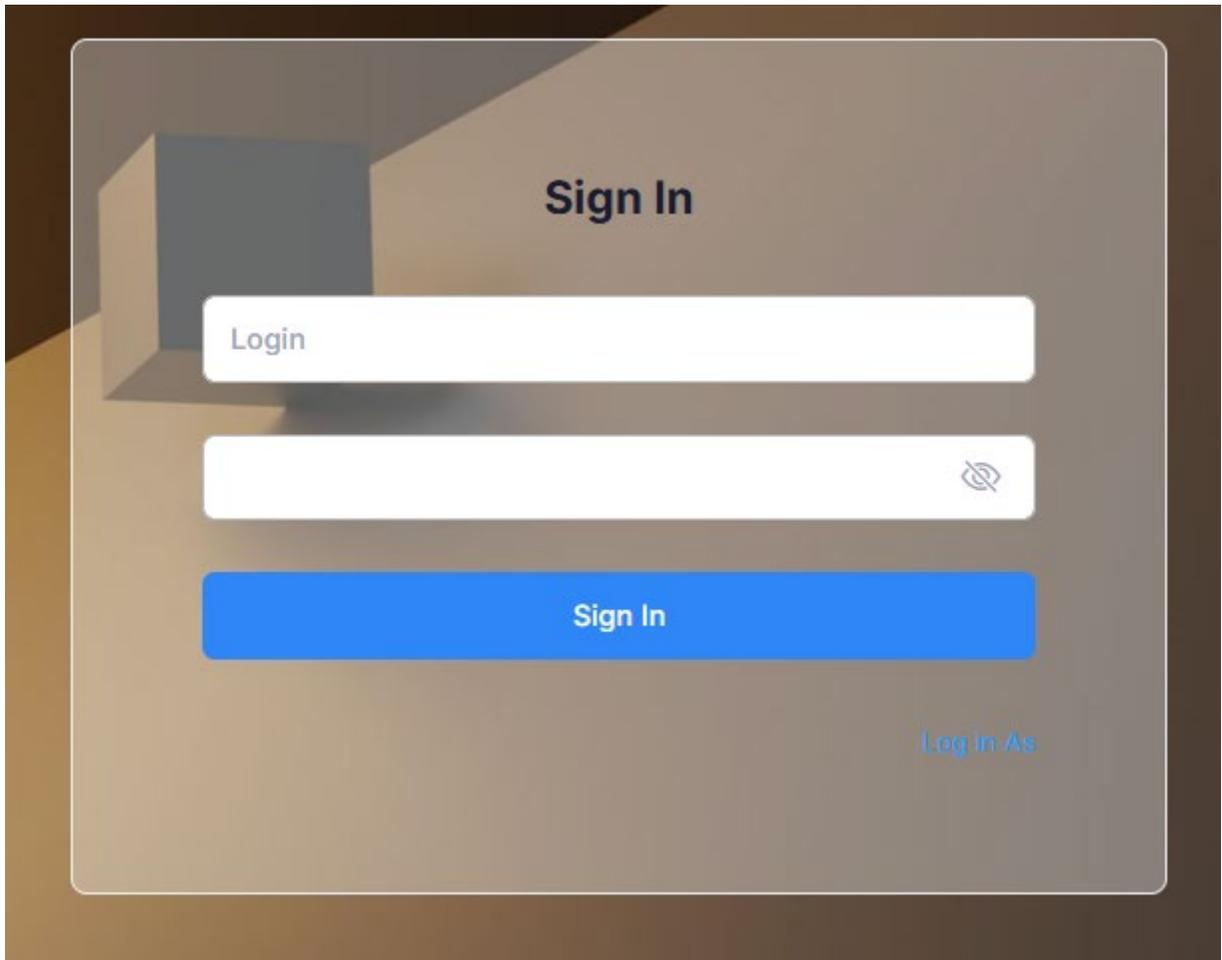
Access/Login to MGenius

THE SMART LOAN PORTAL

Link to web site:

<https://mgenius.mcfunding.com/signin.php>

Enter your Login and Password that was provided from Mega. For users of our existing portals, your current login and password will work on MGenius as well.



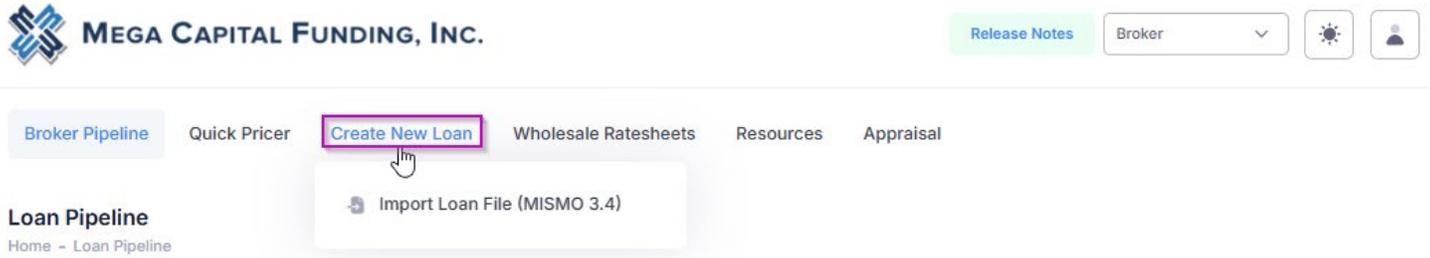
The image shows a screenshot of the MGenius Sign In page. The page has a dark brown background with a light gray rounded rectangle in the center. At the top of the rectangle, the text "Sign In" is displayed in a bold, dark font. Below this, there are two white input fields. The first field is labeled "Login" and contains a placeholder text "Login". The second field is for the password and has a small eye icon on the right side to toggle visibility. Below the input fields is a prominent blue button with the text "Sign In" in white. In the bottom right corner of the sign-in area, there is a link that says "Log in As" in a light blue font.

If you need to request a new login or reset your password, please contact:
technicalsupport@mcfunding.com

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

How to Submit a Loan

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



Import MISMO 3.4

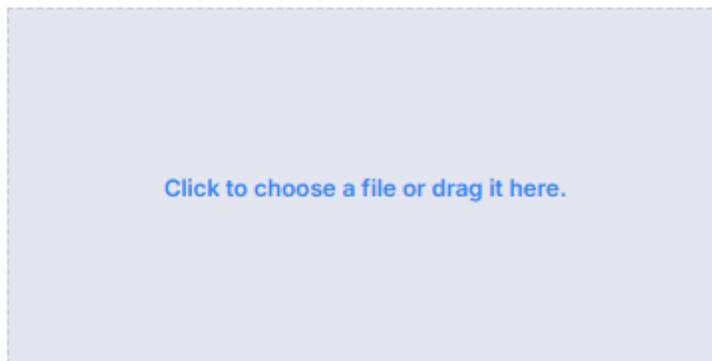
Click to choose the file saved on your desktop or drag and drop your MISMO 3.4 into the upload box. Click on “Import Loans” to move on to the next step.



Broker Pipeline Quick Pricer Create New Loan Wholesale Ratesheets Resources Appraisal

Import MISMO 3.4 File

Home - Create a new loan



Once your 3.4 is successfully uploaded, you will be taken to a new landing page.

[Broker Pipeline](#)
[Quick Pricer](#)
[Create New Loan](#)
[Wholesale Ratesheets](#)
[Resources](#)
[Appraisal](#)

Loan Number : 3900237 New

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.137% DTI	0.00 DSCR	N/A Program
-----------------------------	----------------	-----------------	------------------	----------------	--------------	----------------

N/A ?
Credit Score

[Status & Agents](#)
[Application](#)
[Pricing/Credit](#)
[Closing Cost](#)
[AUS](#)
[Loan Info](#)
[Disclosures](#)
[Rate](#)

Conditions

Status New

Status Date: 4/21/2025



- Import MISMO 3.4
- Complete Application [Go to Application](#)
- Reissue Credit [Go to Credit Scores](#)
- Run Pricing & Register [Go to Pricing](#)
- Run Smart Fee & Review Fees [Go to Closing Cost](#)
- Run AUS [Go to AUS](#)
- Generate Initial Disclosure Preview [Go to Disclosure](#)
- Submit Initial Disclosure & Send for E-Signing
- Upload Submission Package

Agents Assigned Agents in Broker Mega Test

Loan Officer re-assign

Name
Devina Shah

Email
devina@mcfunding.com

Phone
(866) 823-7777

Loan Processor re-assign

Name
Devina Shah

Email
devina@mcfunding.com

Phone
(866) 823-7777

Agents Assigned Agents in Mega Capital Funding, inc.

Account Manager

Name
processor tester1

Email
bsm_test_processor_1@besmartee.com

Phone
(256) 555-4461

Lender Account Executive

Name
accountExecutive tester1

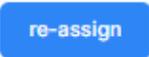
Email
bsm_test_ae_1@besmartee.com

Phone
(818) 657-2600

Status and Agents

Review the agents assigned to the loan file and confirm they are correct. To pick or change the Loan Officer or Loan Processor on the file, click on the “re-assign” button and select the user from the drop down. If a new user needs to be added or you do not see your user in the drop down, please contact technicalsupport@mcfunding.com.

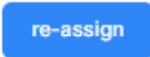
Agents Assigned Agents in Broker Mega Test

Loan Officer  

Name
Devina Shah

Email
devina@mcfunding.com

Phone
(866) 823-7777

Loan Processor  

Name
Devina Shah

Email
devina@mcfunding.com

Phone
(866) 823-7777

Agents Assigned Agents in Mega Capital Funding, inc.

 **Account Manager**

Name
processor tester1

Email
bsm_test_processor_1@besmartee.com

Phone
(256) 555-4461

 **Lender Account Executive**

Name
accountExecutive tester1

Email
bsm_test_ae_1@besmartee.com

Phone
(818) 657-2600

You will also see your Mega contacts here along with their contact information should you need to reach out to a Mega Team Member. As Mega Team Members get assigned to the loan during the process, the agents list will expand to include those contacts as well.

Beginning Your Submission Progress

To begin your submission process, you will want to refer to the “Submission Progress” tab and complete each step to finish sending our disclosures and submitting your loan to Mega. As you move through the steps, your loan status will advance to indicate where you are at in the process.

MEGA CAPITAL FUNDING, INC.

Release Notes Broker [v] [sun] [user]

Submission Progress [x]

Broker Pipeline Quick Pricer Create New Loan Wholesale Ratesheets Resources Appraisal

Loan Number : 3900237 **New**
Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.137% DTI	0.00 DSCR	N/A Program	3.000% Rate	N/A Credit Score
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Status & Agents Application Pricing/Credit Closing Cost AUS Loan Info Disclosures Rate Lock E-docs Conditions

Status **New**
Status Date: 4/21/2025

New 4/21/2025 Registered Loan Disclosed-Pending Documents Submission Documents Received Missing Submission Documents Submitted to UW Cond'l Approval Condition Review Final UW Pre-Doc QC Clear to Close Docs Ordered Docs Out Docs Back Funding Conditions Funded

- Import MISMO 3.4
- Complete Application [Go to Application](#)
- Reissue Credit [Go to Credit Scores](#)
- Run Pricing & Register [Go to Pricing](#)
- Run Smart Fee & Review Fees [Go to Closing Cost](#)
- Run AUS [Go to AUS](#)
- Generate Initial Disclosure Preview [Go to Disclosure](#)
- Submit Initial Disclosure & Send for E-Signing
- Upload Submission Package

Submission Progress: Complete Application

You can review the Loan Application by selecting “Application” and then picking which section of the application you’d like to review from the dropdown. Review each section for accuracy and confirm no pertinent information is missing or did not import from the 3.4.

Loan Number : 3900237 **New**
Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.137% DTI	0.00 DSCR	N/A Program	3.000% Rate	N/A Credit Score
-----------------------------	----------------	-----------------	------------------	----------------	--------------	----------------	----------------	---------------------

Status & Agents **Application** Pricing/Credit Closing Cost AUS Loan Info Disclosures Rate Lock E-docs Conditions

Borrowers
Other Income
Assets
Liabilities
REOs
Loan & Property
Transaction
Declarations
Demographics
Originator

Status **New**
Status Date: 4/21/2025

New 4/21/2025 Registered Loan Disclosed-Pending Documents Submission Documents Received Missing Submission Documents Submitted to UW Cond'l Approval Condition Review Final UW Pre-Doc QC Clear to Close Docs Ordered Docs Out Docs Back Funding Conditions Funded

Agents Assigned Agents

Submission Progress: Reissue Credit

To reissue credit, enter your credit report ID, select your credit report provider, and your login and password you use with the credit provider. Once completed, click “Reissue Credit.”

Status & Agents Application ▾ **Pricing/Credit ▾** Closing Cost ▾ AUS Loan Info ▾ Disclosures Rate Lock E-docs Conditions

[Re-issue Credit Report](#)

Alice Firsttimer ⓘ

Credit Report ID *

Credit Provider * ⓘ

Login ID *

Login Password *

Reissue Credit

Submission Progress: Run Pricing & Register

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

Property Use * Primary Residence	Sales Price * \$650,000.00	Impound Type * Tax and insurance escrow
Property Type * SFR	Appraised Value \$0.00	<input type="checkbox"/> Has Property Inspection Waiver
Structure Type * Detached	Down Payment * 38.462% \$250,000.00	Expected AUS Response * DU
Doc Type * Full Document	1st Lien 61.539% \$400,000.00	Conv Loan PMI Type * No MI
Loan Originator is Paid By * Lender Paid	Rate Lock Period * 30	<input checked="" type="checkbox"/> Financed PMI, MIP, Funding Fee <input type="checkbox"/> Override Auto-Calculated UFMIP/FF?
Lender Fee Buyout Requested? * No		FHA UFMIP 1.750% VA Funding Fee 0.000%
Area Median Income \$0.00		USDA Guarantee Fee 1.000%
Number of Financed Properties * ? 1		Total Properties Owned 0.00 Total Businesses Owned 0.00
		Prepayment Penalty No
		<input type="checkbox"/> Include Buydown

Run Pricing

You can further fine tune your search by clicking on “Loan Programs & Term Options” to narrow down your search results. Once all information needed is entered, click on “Run Pricing”

Property & Loan Info **Loan Program & Term Options**

Terms	<input type="checkbox"/> 10 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 25 Year <input checked="" type="checkbox"/> 30 Year <input type="checkbox"/> Other
Amortization	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> 3 Year ARM <input type="checkbox"/> 5 Year ARM <input type="checkbox"/> 7 Year ARM <input type="checkbox"/> 10 Year ARM <input type="checkbox"/> Other
Product	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input type="checkbox"/> Home Possible <input type="checkbox"/> HomeReady
Payment	<input checked="" type="checkbox"/> P&I <input checked="" type="checkbox"/> I/O

Run Pricing

You will then see all the eligible programs available. Pricing will be stacked in order of best priced. To select your program and rate, click on the + sign to expand.

Note: If you do not see the program type you were looking for, review the “Ineligible Programs” tab. There will be a list of program types and a short description of why you are not eligible for it. If you need to make any changes to the application to qualify for a program, you can return to the “Application” tab and update any information as needed.

Eligible Programs Ineligible Programs

*Rates shown in red are expired

	Rate	Points	Payment	DTI	APR	Closing Cost	Cash To Close	
MAX30	6.625	-0.021	2,561.24	22.969	6.692	\$9,806.07	\$259,806.07	
AGN-30	6.625	0.104	2,561.24	22.969	6.703	\$10,306.07	\$260,306.07	
MVP30	7.125	0.121	2,694.87	23.860	7.217	\$10,765.18	\$260,765.18	MVP 30yr Fixed
MVPX30	7.625	0.121	2,831.17	24.769	7.722	\$10,876.29	\$260,876.29	MVP Express 30yr Fixed

Once you expand the pricing results in the program you are looking to register, you will be given the opportunity to either register (float) or lock the loan.

	MAX30	6.500	-0.177	2,528.27	23.102	6.603	\$12,023.02	\$262,023.02	
	Available	5.990	1.906	2,395.63	22.218	6.084	\$11,790.69	\$261,790.69	Register/Lock show detail
	Available	6.000	1.858	2,398.20	22.235	6.095	\$11,795.24	\$261,795.24	Register/Lock show detail
	Available	6.125	1.328	2,430.44	22.450	6.222	\$11,852.19	\$261,852.19	Register/Lock show detail
	Available	6.250	0.784	2,462.87	22.666	6.349	\$11,909.13	\$261,909.13	Register/Lock show detail
	Available	6.375	0.272	2,495.48	22.884	6.476	\$11,966.08	\$261,966.08	Register/Lock show detail
	Available	6.500	-0.177	2,528.27	23.102	6.603	\$12,023.02	\$262,023.02	Register/Lock show detail
	Available	6.625	-0.651	2,561.24	23.322	6.730	\$12,079.97	\$262,079.97	Register/Lock show detail
	Available	6.750	-1.070	2,594.39	23.543	6.858	\$12,136.91	\$262,136.91	Register/Lock show detail
	Available	6.875	-1.494	2,627.72	23.765	6.985	\$12,193.85	\$262,193.85	Register/Lock show detail

If you are looking for more information on the rate you are selecting, you can click on the “show detail” button and it will open up a Loan Details & Summary to give you additional information on the rate.

Loan Details & Summary

Adjustments Rate & Payment Fees			
Description	Rate	Point	Margin
Base	5.990%	1.531%	-
PUR, >15 YR, LTV >60%-70%, SCORE 700 - 719	0.000%	0.375%	0.000%
Total	5.990%	1.906%	-

Once you have selected the desired rate, click on “Register/Lock” and you will get a pop up to confirm to register or to lock (if during lock desk hours). Once you have made your selection, click “Confirm” to complete the request.

Register / Lock Loan

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Program Name:

MAX30

Requested Rate:

6.750

Requested Points:

-0.425

Register

Lock Rate

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.

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

Discard

Confirm

Submission Progress: Run Smart Fees & Review Fees

This section is where we will review/add/edit the closing costs on the loan that will appear on your Loan Estimate. You have the option to pull in Smart Fees by pressing “Apply Smart Fees” or you can enter the fees on your own based on an estimate if you already have one.

You can add fees by clicking “add” or you can delete or edit the fee using the “Actions” button.

You can also remove multiple fees at the same time by check marking the box in front of the fees you want to remove and then clicking “Delete Selected Fees”.

Delete Selected Fees

Apply Smart Fees

Not Applied

A - Origination Charges

	DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID	
<input type="checkbox"/>	Underwriting fee	Lender	\$1,295.00	borr pd	At Closing	6/11/2025	

B - Services You Cannot Shop For

Add new to section B

	DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID	
<input type="checkbox"/>	Appraisal fee	Appraisal Management Company	\$800.00	borr pd	At Closing	6/11/2025	Actions ▾
<input type="checkbox"/>	Credit report	Credit Report	\$100.00	borr pd	At Closing	6/11/2025	Actions ▾

C - Services You Can Shop For

Add new to section C

Some things to note in each section:

A – Origination Charges: Section A will default to how you registered your loan. The underwriting fee will be based on the loan program you registered. If you are doing borrower paid compensation, the compensation will flow through with what you registered it at in the Pricing/Credit section. If you need to adjust the amount, you’d have to correct it in the compensation field register the loan once more.

B – Services You Cannot Shop For: the fees in this section that are prepopulated are template fees estimating what the fee may cost. You’d want to adjust these fees to what is applicable to your loan. **Please note: these are NOT Smart Fees.**

C - Services You Can Shop For and E - Taxes And Other Government Fees: If you opted to apply Smart Fees, these will automatically be added in for you. If you are not using Smart Fees, you will need to manually enter them in. You will not be able to proceed to sending our disclosures unless you have applied Smart Fees or entered them in manually. Note: You can

edit the Smart Fees, but please keep in mind if adjusting to an amount lower than what the Smart Fee shows or removing a fee that the Smart Fees generated, it will be subject to tolerance cure paid for by broker should the fee end up being higher or still be required.

F – Prepays and G - Initial Escrow Payment At Closing: you can edit the number of months being collected by using the “Actions” button and then can edit the amount, or the number of months being collected.

Edit Fee ✕

Type:

Hazard Insurance Reserves

2 months at 63.73 per month = 127.46

Discard Submit

Alternatively, you can edit by selecting “Non- P&I Housing Expenses” from the Closing Cost tab, and then expanding the selection to edit the fee you are looking to adjust. If you are adjusting the number of months, unlock the field and leave it unlocked to apply.

Status & Agents Application Pricing/Credit **Closing Cost** AUS Loan Info Disclosures Rate Lock E-docs Conditions

Hazard Insurance \$116.67/month

Borrower Responsible
Non-P&I Housing Expenses

Monthly Amount (PITI) ((0.350% of Loan Amount) / 12) + \$0.0000 = \$116.67

Prepaid? Prepaid Months 0

Escrowed? Reserve Months 2 Reserve Months Cushion 2

Condo HO-6 Insurance \$0.00/month

Windstorm Insurance \$0.00/month

Flood Insurance \$0.00/month

Property Taxes \$653.38/month

Submission Progress: Run AUS

To run AUS, you will select either “Submit to DU” or Submit to LP” (depending on which you want to run). You will then select your credit provider name from the drop down and enter your login and password. Once completed, click on “Submit to DU” or “Submit to LP”

Note: Typically, it will be the same login and password 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.

Status & Agents Application ▾ Pricing/Credit ▾ Closing Cost ▾ **AUS** Loan Info ▾ Disclosures Rate Lock E-docs Conditions

Home AUS Results **Submit to DU** Submit to LPA

Credit Provider * ⓘ CREDCO (001) ▾

Login ID *

Login Password *

Once it's done running, you can see the results in the “AUS Results” tab. You can also find a copy of the results in the e-Docs.

Home **AUS Results** Submit to DU Submit to LPA

DATE	TYPE	CASE NUMBER / LPA KEY NUMBER	RECOMMENDATION / RISK CLASS
04/21/2025 10:51 PM	DU	1697776586	Approve/Eligible

Show Changes OFF View All Messages ▾

Summary of Findings

Casefile ID 1697776586	Recommendation Approve/Eligible
Borrower 1 Alice Firstimer	Submission Number 1
Lender Loan Number 900233	Submission Date 04/22/2025 01:50AM
DU Version 12.0	First Submission Date 04/22/2025 01:50AM
	Casefile Create Date 04/22/2025

Mortgage Information

- Summary of Findings
- Day 1 Certainty
- Risk / Eligibility
- Findings
- Verification Messages / Approval Conditions **3**
- Observations
- Underwriting Analysis Report

Submission Progress: Generate Initial Disclosure Preview and Submit Initial Disclosure & Send for E-Signing

Before starting to create the disclosures, first review your important dates. Adjust these dates if needed. Note: daily interest that will be generated on the LE is calculated based on the estimated closing date.

Status & Agents Application Pricing/Credit Closing Cost AUS Loan Info **Disclosures** Rate Lock E-docs Conditions

Order Initial Disclosures

Important Loan Dates Save Dates

Application Date	Registration Date	Intent to Proceed	Estimated Closing
4/21/2025 	4/21/2025		5/21/2025 

Once you have confirmed the dates, click on the “Order Initial disclosures” button. You will get a popup disclaimer. Carefully review this and click generate to proceed.

Generate Disclosure

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 Cancel

You will now click on “Perform Document Audit” to continue to proceed.

Order Initial Disclosure

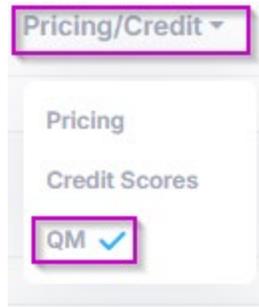
Perform Document Audit	Generate Preview				
Please perform document audit before ordering an initial disclosure.	Borrower Information				
	<table border="1"><thead><tr><th>NAME</th><th>EMAIL</th></tr></thead><tbody><tr><td>Alice Firstimer</td><td>sara.ayesha+alice1633626351544@besmartee.com</td></tr></tbody></table>	NAME	EMAIL	Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com
NAME	EMAIL				
Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com				

Review the audit results. Anything with a triangle with an exclamation point is just a warning and will still allow you to proceed. Anything with a red X is a hard stop and will need to be addressed before moving forward. If no hard stops, you can proceed by clicking on “Generate Preview”

Order Initial Disclosure

Perform Document Audit	Generate Preview				
<ul style="list-style-type: none"> The Impound Account's Low Balance of \$2,071.52 exceeds the Cushion of \$1,434.22 This loan is eligible for electronic recording. This loan does not have a Negative Amortization feature. This loan does not have an Interest Only Payment feature. This loan does not have a Balloon Payment feature. Loan term is not greater than 30 years. QM Liability Protection Determination: Safe Harbor. Loan APR of 6.796 does not exceed the Average Prime Offer Rate (APOR) Threshold of 8.240. Qualified Mortgage Liability Protection Determination: Safe Harbor This loan PASSES the QM Price-Based Limit Rule. APR 6.796 is less than the Threshold APOR 8.990	Borrower Information				
	<table border="1"><thead><tr><th>NAME</th><th>EMAIL</th></tr></thead><tbody><tr><td>Alice Firstimer</td><td>sara.ayesha+alice1633626351544@besmartee.com</td></tr></tbody></table>	NAME	EMAIL	Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com
NAME	EMAIL				
Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com				

Note: if your result mentions you are not passing QM, you can review the QM results in the Pricing/Credit menu and then pick QM.



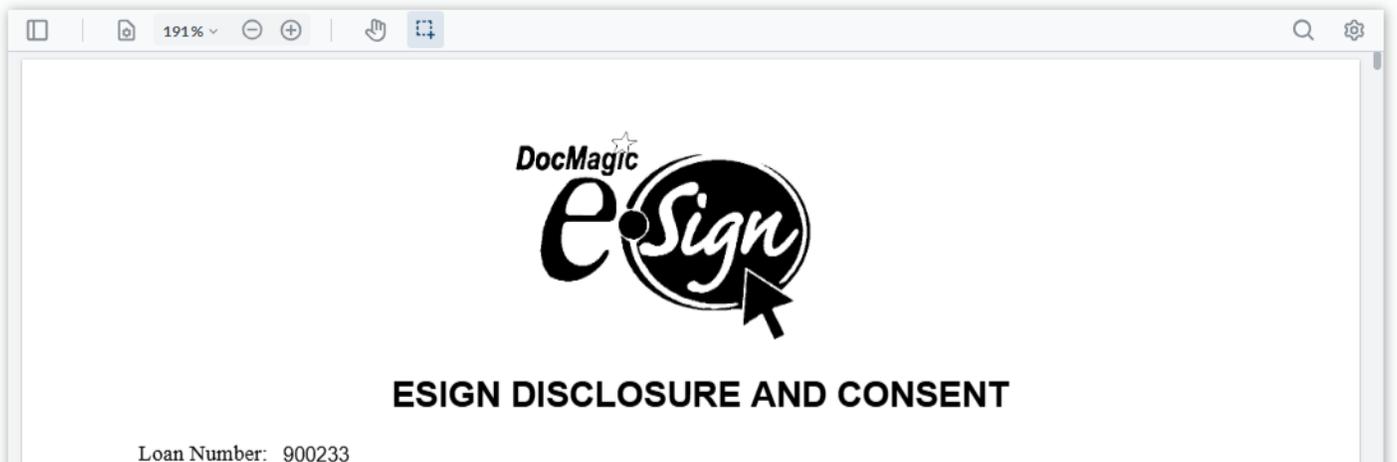
You can now review the disclosures that will be going out to the borrower. If all looks good, you can check mark the box acknowledging you have reviewed and then click on “Order Initial Disclosures and Submit” and your disclosures will be sent to the borrower. By clicking this box, 1003 will be signed on behalf of the LO.

Review & Order Initial Disclosure



I have reviewed and accept the previewed initial Disclosures PDF and understand by clicking my acknowledgement, that the URLA will be signed on behalf of the LO *

Order Initial Disclosure and submit



Your disclosures are now out! If the borrower needs more information on how the eSign process will work, [click here for additional instructions.](#)

Once you click OK, you will be redirected to upload your submission package.



You've Submitted Your Loan!

Your loan has been submitted. Please upload your submission packages for review by our submission desk.

Ok

Submission Progress: Upload Submission Package

The “Upload Submission Documents” button will flash until you have uploaded the files. Click on attach files to select the items you want to upload. You can upload multiple documents or a bulk PDF. Once you are done, click on “Upload All” to send the items in for our Submissions Team to review.

Loan Number : 900233 [Loan Disclosed - Pending Documents](#) Upload Submission Documents Closing Center & CD
Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	23.102% DTI	0.00 DSCR	MAX30 Program	6.500% Rate	710 Credit Score
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Status & Agents Application Closing Cost AUS Loan Info Disclosures Rate Lock **E-docs** Conditions Request

Upload Submission Package

*Upload file here will change the loan status to Submission Documents Received (Doc Check) automatically for review by our submission desk.

Application: Alice Firstimer

Upload Submission Files: Attach files Upload All Remove All

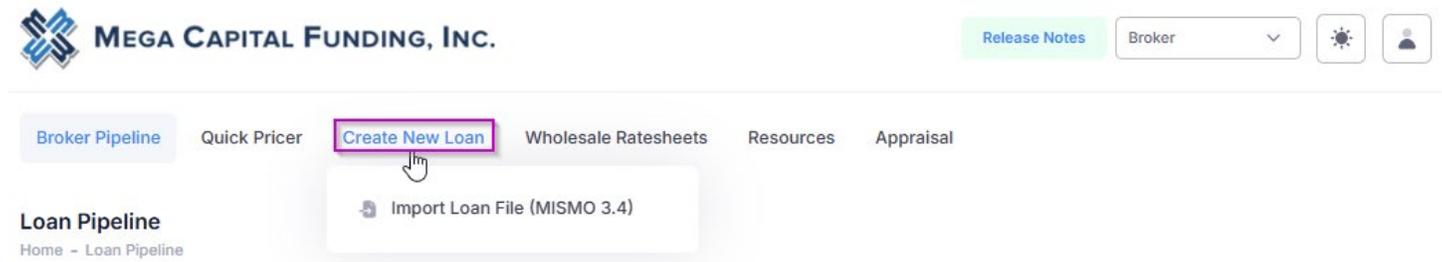
Blank PDF.pdf (0.2 MB) ▶ ✕

Max file size is 20MB and max number of files is 5.

Once done, the “Upload Submission Docs” will disappear and you will be redirected to the eDocs Folder where you can confirm your uploads went through. You are all set!

How to Submit a TBD Loan

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

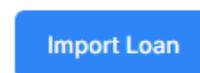
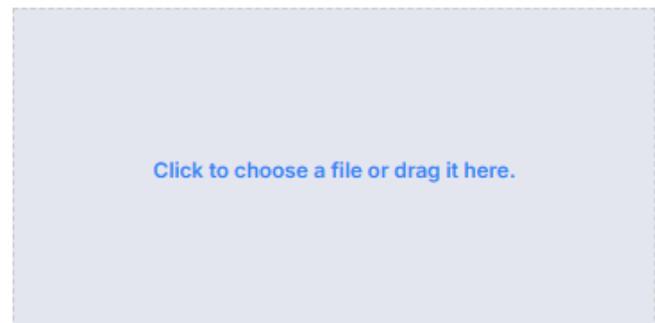


Import MISMO 3.4

Click to choose the file saved on your desktop or drag and drop your MISMO 3.4 into the upload box. Click on “Import Loans” to move on to the next step.

Import MISMO 3.4 File

Home - Create a new loan



Once your 3.4 is successfully uploaded, you will be taken to a new landing page. Note: for the system to recognize the file as a TBD loan, the subject property address must include the words “TBD” in it. If any other variation is used, the system will not recognize it as being a TBD.

[Broker Pipeline](#) [Quick Pricer](#) [Create New Loan](#) [Wholesale Ratesheets](#) [Resources](#) [Appraisal](#)

Loan Number : 3901198 New TBD
 Alice Firstimer / TBD, Ontario, CA 91761

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	21.733% DTI	0.00 DSCR	N/A Program
------------------------------------	-----------------------	------------------------	-------------------------	-----------------------	---------------------	-----------------------

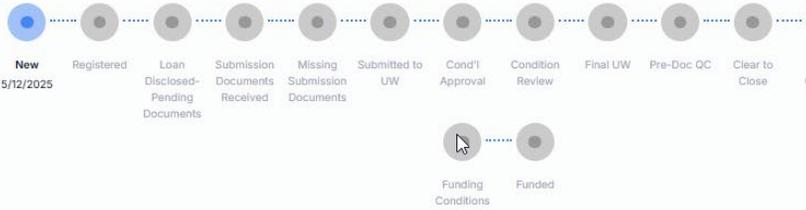
N/A ●
Credit Score

[Status & Agents](#) [Application](#) [Pricing/Credit](#) [Closing Costs](#) [AUS](#) [Loan Info](#) [Disclosures](#) [Rate](#)

[Conditions](#)

Status New

Status Date: 5/12/2025



- Import MISMO 3.4
- Complete Application [Go to Application](#)
- Reissue Credit [Go to Credit Scores](#)
- Run Pricing & Register [Go to Pricing](#)
- Run Smart Fees & Review Fees [Go to Closing Cost](#)
- Run AUS [Go to AUS](#)
- Generate Initial Disclosure Preview [Go to Disclosure](#)
- Submit Initial Disclosure & Send for E-Signing
- Upload Submission Package

Agents Assigned Agents in Broker Mega Test

Loan Officer re-assign

Name
Devina Shah

Email
devina@mcfunding.com

Phone
(866) 823-7777

Loan Processor re-assign

Name
Devina Shah

Email
devina@mcfunding.com

Phone
(866) 823-7777

Agents Assigned Agents in Mega Capital Funding, inc.

Lender Account Executive

Name
accountExecutive tester1

Email
bsm_test_Lae_1@besmartee.com

Phone
(818) 657-2600

Account Manager

Name
processor tester1

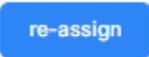
Email
bsm_test_processor_1@besmartee.com

Phone
(256) 555-4461

Status and Agents

Review the agents assigned to the loan file and confirm they are correct. To pick or change the Loan Officer or Loan Processor on the file, click on the “re-assign” button and select the user from the drop down. If a new user needs to be added or you do not see your user in the drop down, please contact technicalsupport@mcfunding.com.

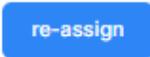
Agents Assigned Agents in Broker Mega Test

Loan Officer  

Name
Devina Shah

Email
devina@mcfunding.com

Phone
(866) 823-7777

Loan Processor  

Name
Devina Shah

Email
devina@mcfunding.com

Phone
(866) 823-7777

Agents Assigned Agents in Mega Capital Funding, inc.

 **Account Manager**

Name
processor tester1

Email
bsm_test_processor_1@besmartee.com

Phone
(256) 555-4461

 **Lender Account Executive**

Name
accountExecutive tester1

Email
bsm_test_ae_1@besmartee.com

Phone
(818) 657-2600

You will also see your Mega contacts here along with their contact information should you need to reach out to a Mega Team Member. As Mega Team Members get assigned to the loan during the process, the agents list will expand to include those contacts as well.

Beginning Your Submission Progress

To begin your submission process, you will want to refer to the “Submission Progress” tab and complete each step to finish sending our disclosures and submitting your loan to Mega. As you move through the steps, your loan status will advance to indicate where you are at in the process.

MEGA CAPITAL FUNDING, INC.

Release Notes | Broker | [Settings] | [User]

Broker Pipeline | Quick Pricer | Create New Loan | Wholesale Ratesheets | Resources | Appraisal

Loan Number : 3901198 **New** **TBD**
Alice Firstimer / TBD, Ontario, CA 91761

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	21.733% DTI	0.00 DSCR	N/A Program	6.500% Rate	N/A Credit Score
-----------------------------	----------------	-----------------	------------------	----------------	--------------	----------------	----------------	---------------------

Status & Agents | Application | Pricing/Credit | Closing Costs | AUS | Loan Info | Disclosures | Rate Lock | E-docs | Conditions

Status **New**
Status Date: 5/12/2025

New 5/12/2025 | Registered | Loan Disclosed-Pending Documents | Submission Documents Received | Missing Submission Documents | Submitted to UW | Cond'l Approval | Condition Review | Final UW | Pre-Doc QC | Clear to Close | Docs Ordered | Docs Out | Docs Back | Funding Conditions | Funded

Submission Progress

- Import MISMO 3.4
- Complete Application [Go to Application](#)
- Reissue Credit [Go to Credit Scores](#)
- Run Pricing & Register [Go to Pricing](#)
- Run Smart Fees & Review Fees [Go to Closing Cost](#)
- Run AUS [Go to AUS](#)
- Generate Initial Disclosure Preview [Go to Disclosure](#)
- Submit Initial Disclosure & Send for E-Signing
- Upload Submission Package

Submission Progress: Complete Application

You can review the Loan Application by selecting “Application” and then picking which section of the application you’d like to review from the dropdown. Review each section for accuracy and confirm no pertinent information is missing or did not import from the 3.4.

Loan Number : 3901198 **New** **TBD**
Alice Firstimer / TBD, Ontario, CA 91761

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	21.733% DTI	0.00 DSCR	N/A Program	6.500% Rate	N/A Credit Score
-----------------------------	----------------	-----------------	------------------	----------------	--------------	----------------	----------------	---------------------

Status & Agents | **Application** | Pricing/Credit | Closing Costs | AUS | Loan Info | Disclosures | Rate Lock | E-docs | Conditions

Status **New**
Status Date: 5/12/2025

New 5/12/2025 | Registered | Loan Disclosed-Pending Documents | Submission Documents Received | Missing Submission Documents | Submitted to UW | Cond'l Approval | Condition Review | Final UW | Pre-Doc QC | Clear to Close | Docs Ordered | Docs Out | Docs Back | Funding Conditions | Funded

Agents Assigned Agents | Originator

- Borrowers
- Other Income
- Assets
- Liabilities
- REOs
- Loan & Property
- Transaction
- Declarations
- Demographics
- Originator

Submission Progress: Reissue Credit

To reissue credit, enter your credit report ID, select your credit report provider, and your login and password you use with the credit provider. Once completed, click “Reissue Credit.”

Status & Agents Application ▾ **Pricing/Credit ▾** Closing Cost ▾ AUS Loan Info ▾ Disclosures Rate Lock E-docs Conditions

[Re-issue Credit Report](#)

Alice Firsttimer ⓘ

Credit Report ID *

Credit Provider * ⓘ

Login ID *

Login Password *

Reissue Credit

Submission Progress: Run Pricing & Register

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

Property Use * Primary Residence	Sales Price * \$650,000.00	Impound Type * Tax and insurance escrow
Property Type * SFR	Appraised Value \$0.00	<input type="checkbox"/> Has Property Inspection Waiver
Structure Type * Detached	Down Payment * 38.462% \$250,000.00	Expected AUS Response * DU
Doc Type * Full Document	1st Lien 61.539% \$400,000.00	Conv Loan PMI Type * No MI
Loan Originator is Paid By * Lender Paid	Rate Lock Period * 30	<input checked="" type="checkbox"/> Financed PMI, MIP, Funding Fee <input type="checkbox"/> Override Auto-Calculated UFMP/FF?
Lender Fee Buyout Requested? * No		FHA UFMP 1.750%
Area Median Income \$0.00		VA Funding Fee 0.000%
Number of Financed Properties * ? 1		USDA Guarantee Fee 1.000%
		Total Properties Owned 0.00
		Total Businesses Owned 0.00
		Prepayment Penalty No
		<input type="checkbox"/> Include Buydown

Run Pricing

You can further fine tune your search by clicking on “Loan Programs & Term Options” to narrow down your search results. Once all information needed is entered, click on “Run Pricing”

Property & Loan Info **Loan Program & Term Options**

Terms	<input type="checkbox"/> 10 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 25 Year <input checked="" type="checkbox"/> 30 Year <input type="checkbox"/> Other
Amortization	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> 3 Year ARM <input type="checkbox"/> 5 Year ARM <input type="checkbox"/> 7 Year ARM <input type="checkbox"/> 10 Year ARM <input type="checkbox"/> Other
Product	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input type="checkbox"/> Home Possible <input type="checkbox"/> HomeReady
Payment	<input checked="" type="checkbox"/> P&I <input checked="" type="checkbox"/> I/O

Run Pricing

You will then see all the eligible programs available. Pricing will be stacked in order of best priced. To select your program and rate, click on the + sign to expand.

Note: If you do not see the program type you were looking for, review the “Ineligible Programs” tab. There will be a list of program types and a short description of why you are not eligible for it. If you need to make any changes to the application to qualify for a program, you can return to the “Application” tab and update any information as needed.

Eligible Programs Ineligible Programs

*Rates shown in red are expired

	Rate	Points	Payment	DTI	APR	Closing Cost	Cash To Close	
MAX30	6.625	-0.021	2,561.24	22.969	6.692	\$9,806.07	\$259,806.07	
AGN-30	6.625	0.104	2,561.24	22.969	6.703	\$10,306.07	\$260,306.07	
MVP30	7.125	0.121	2,694.87	23.860	7.217	\$10,765.18	\$260,765.18	MVP 30yr Fixed
MVPX30	7.625	0.121	2,831.17	24.769	7.722	\$10,876.29	\$260,876.29	MVP Express 30yr Fixed

Once you expand the pricing results in the program you are looking to register, you will be given the opportunity to either register (float) or lock the loan.

	MAX30	6.500	-0.177	2,528.27	23.102	6.603	\$12,023.02	\$262,023.02	
	Available	5.990	1.906	2,395.63	22.218	6.084	\$11,790.69	\$261,790.69	Register/Lock show detail
	Available	6.000	1.858	2,398.20	22.235	6.095	\$11,795.24	\$261,795.24	Register/Lock show detail
	Available	6.125	1.328	2,430.44	22.450	6.222	\$11,852.19	\$261,852.19	Register/Lock show detail
	Available	6.250	0.784	2,462.87	22.666	6.349	\$11,909.13	\$261,909.13	Register/Lock show detail
	Available	6.375	0.272	2,495.48	22.884	6.476	\$11,966.08	\$261,966.08	Register/Lock show detail
	Available	6.500	-0.177	2,528.27	23.102	6.603	\$12,023.02	\$262,023.02	Register/Lock show detail
	Available	6.625	-0.651	2,561.24	23.322	6.730	\$12,079.97	\$262,079.97	Register/Lock show detail
	Available	6.750	-1.070	2,594.39	23.543	6.858	\$12,136.91	\$262,136.91	Register/Lock show detail
	Available	6.875	-1.494	2,627.72	23.765	6.985	\$12,193.85	\$262,193.85	Register/Lock show detail

If you are looking for more information on the rate you are selecting, you can click on the “show detail” button and it will open up a Loan Details & Summary to give you additional information on the rate.

Loan Details & Summary

Adjustments Rate & Payment Fees			
Description	Rate	Point	Margin
Base	5.990%	1.531%	-
PUR, >15 YR, LTV >60%-70%, SCORE 700 - 719	0.000%	0.375%	0.000%
Total	5.990%	1.906%	-

Once you have selected the desired rate, click on “Register/Lock” and you will get a pop up to confirm to register. We currently do not allow locks on TBD loans. After selecting “Register”, click on “Confirm” to complete the request.

Register / Lock Loan

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Program Name:

MAX30

Requested Rate:

6.625

Requested Points:

-0.021

We are not accepting lock requests for this program at this time. Our regular lock desk hours are from 9 AM to 6 PM PST Mon-Fri

Locks not permitted on TBD property. Please add a property address before locking.

Register

Lock Rate

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.

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

Discard

Confirm

Submission Progress: Run Smart Fees & Review Fees (optional)

This section is where we will review/add/edit the closing costs on the loan. Note: since this is a TBD loan, you will not be sending out initial disclosures. This step is only to have a more accurate estimate of closing costs for when your file is reviewed by an Underwriter. You will not be tied to any fees entered here. Once a property is found, you can update the fees. This step in the process can be skipped if desired.

You have the option to pull in Smart Fees by pressing “Apply Smart Fees” or you can enter the fees on your own based on an estimate if you have one.

You can add fees by clicking “add” or you can delete or edit the fee using the “Actions” button.

You can also remove multiple fees at the same time by check marking the box in front of the fees you want to remove and then clicking “Delete Selected Fees”.

Delete Selected Fees

Apply Smart Fees

Not Applied

A - Origination Charges

DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID
<input type="checkbox"/> Underwriting fee	Lender	\$1,295.00	borr pd	At Closing	6/11/2025

B - Services You Cannot Shop For Add new to section B

DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID	
<input type="checkbox"/> Appraisal fee	Appraisal Management Company	\$800.00	borr pd	At Closing	6/11/2025	Actions ▼
<input type="checkbox"/> Credit report	Credit Report	\$100.00	borr pd	At Closing	6/11/2025	Actions ▼

C - Services You Can Shop For Add new to section C

Some things to note in each section:

A – Origination Charges: Section A will default to how you registered your loan. The underwriting fee will be based on the loan program you registered. If you are doing borrower paid compensation, the compensation will flow through with what you registered it at in the Pricing/Credit section. If you need to adjust the amount, you’d have to correct it in the compensation field register the loan once more.

B – Services You Cannot Shop For: the fees in this section that are prepopulated are template fees estimating what the fee may cost. You’d want to adjust these fees to what is applicable to your loan. **Please note: these are NOT Smart Fees.**

C - Services You Can Shop For and E - Taxes And Other Government Fees: If you opted to apply Smart Fees, these will automatically be added in for you. If you are not using Smart Fees, you will need to manually enter them in.

F – Prepays and G - Initial Escrow Payment At Closing: you can edit the number of months being collected by using the “Actions” button and then can edit the amount, or the number of months being collected.

Edit Fee ✕

Type:

Hazard Insurance Reserves

2 months at 63.73 per month = 127.46

Discard Submit

Alternatively, you can edit by selecting “Non- P&I Housing Expenses” from the Closing Cost tab, and then expanding the selection to edit the fee you are looking to adjust. If you are adjusting the number of months, unlock the field and leave it unlocked to apply.

Status & Agents Application Pricing/Credit **Closing Cost** AUS Loan Info Disclosures Rate Lock E-docs Conditions

Hazard Insurance \$116.67/month

Borrower Responsible
Non-P&I Housing Expenses

Monthly Amount (PITI) ((0.350% of Loan Amount) / 12) + \$0.0000 = \$116.67

Prepaid? Prepaid Months 0

Escrowed? Reserve Months 2 Reserve Months Cushion 2

Condo HO-6 Insurance \$0.00/month

Windstorm Insurance \$0.00/month

Flood Insurance \$0.00/month

Property Taxes \$653.38/month

Submission Progress: Run AUS

To run AUS, you will select either “Submit to DU” or Submit to LP” (depending on which you want to run). You will then select your credit provider name from the drop down and enter your login and password. Once completed, click on “Submit to DU” or “Submit to LP”

Note: Typically, it will be the same login and password 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.

Status & Agents Application ▾ Pricing/Credit ▾ Closing Cost ▾ **AUS** Loan Info ▾ Disclosures Rate Lock E-docs Conditions

Home AUS Results **Submit to DU** Submit to LPA

Credit Provider * ⓘ CREDCO (001) ▾

Login ID *

Login Password *

Once it's done running, you can see the results in the “AUS Results” tab. You can also find a copy of the results in the e-Docs.

Home **AUS Results** Submit to DU Submit to LPA

DATE	TYPE	CASE NUMBER / LPA KEY NUMBER	RECOMMENDATION / RISK CLASS
04/21/2025 10:51 PM	DU	1697776586	Approve/Eligible

Show Changes OFF View All Messages ▾

Summary of Findings

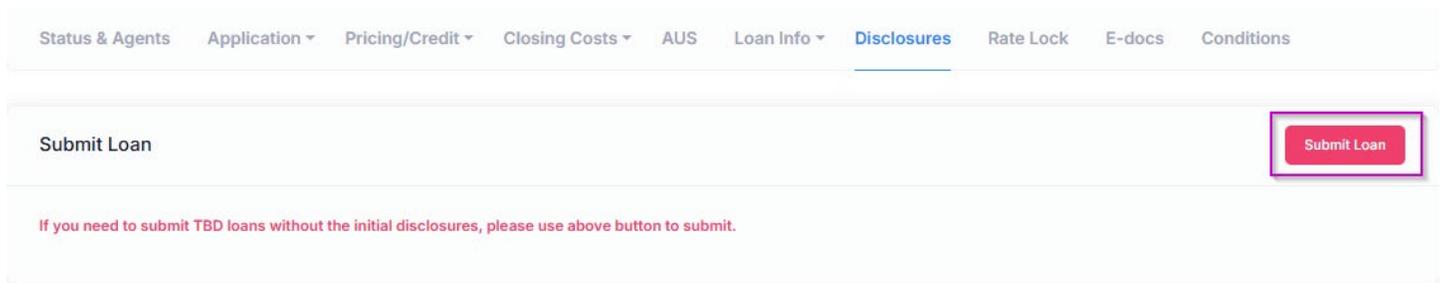
Casefile ID 1697776586	Recommendation Approve/Eligible
Borrower 1 Alice Firstimer	Submission Number 1
Lender Loan Number 900233	Submission Date 04/22/2025 01:50AM
DU Version 12.0	First Submission Date 04/22/2025 01:50AM
	Casefile Create Date 04/22/2025

Mortgage Information

- Summary of Findings
- Day 1 Certainty
- Risk / Eligibility
- Findings
- Verification Messages / Approval Conditions **3**
- Observations
- Underwriting Analysis Report

Submission Progress: Generate Initial Disclosure Preview

Since you will not be sending out any disclosures, you can now proceed by clicking on “Submit Loan”. You will get confirmation once it’s completed.



The screenshot shows a navigation bar with the following items: Status & Agents, Application, Pricing/Credit, Closing Costs, AUS, Loan Info, Disclosures (highlighted), Rate Lock, E-docs, and Conditions. Below the navigation bar, there is a section with the text "Submit Loan" on the left and a red "Submit Loan" button on the right, which is highlighted with a red border. Below this section, there is a red text message: "If you need to submit TBD loans without the initial disclosures, please use above button to submit."



The Loan has been submitted successfully.



Submission Progress: Upload Submission Package

Click on the green box to select the items you want to upload. You can upload multiple documents or a bulk PDF. Once you are done, click on “Upload” to send the items in for our Submissions Team to review. The “Upload Submission Documents” button will flash until you have uploaded the files.

Loan Number : 3901198 [Loan Disclosed - Pending Documents](#) TBD Upload Submission Documents Closing Center & CD

Alice Firstimer / TBD, Ontario, CA 91761

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	21.953% DTI	0.00 DSCR	MAX30 Program	6.625% Rate	710 Credit Score
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Status & Agents Application Pricing/Credit Closing Costs AUS Loan Info Disclosures Rate Lock E-docs Conditions

Request

Upload Submission Package
 *Upload files here will change the loan status to Submission Documents Received (Doc Check) automatically for review by our submission desk.

Maximum size of each file: 20 MB.
 Up to 20 Files.
 Allowed file types: PDF Files only.

Doc Type. *

1. SUBMISSION PACKAGE

Upload

You will get confirmation once the uploads have gone through.



The File has been uploaded successfully.



Once done, the “Upload Submission Docs” will disappear and you will be redirected to the eDocs Folder where you can confirm your uploads went through. You are all set!

How to Convert from TBD to a Live Loan

Once a property has been found, we will need the following items (links to forms provided below) uploaded to the loan file:

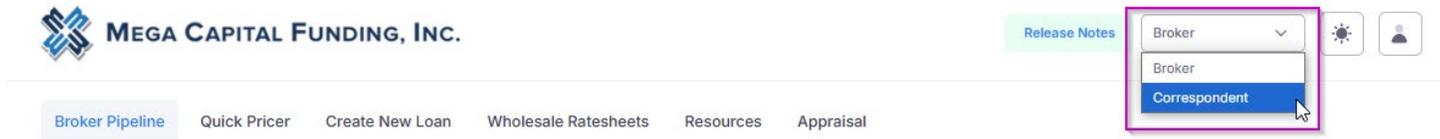
- [TBD to Live LE Request Form](#)
- COC completed on MGenius with the new address and any changes to the loan terms
- Purchase Contract
- Fee sheet (or we can use smart fees if directed on the TBD to Live LE Request Form)
- [Anti Steering Information \(if LPC\)](#)
- [Settlement Service Provider Information](#) (or we can use the one on the smart fees if directed on the TBD to Live LE Request Form)

Once these items are completed and uploaded, notify your Account Manager to coordinate the processing. The Submission Team will send you a sample LE to review and approve prior to sending out disclosures.

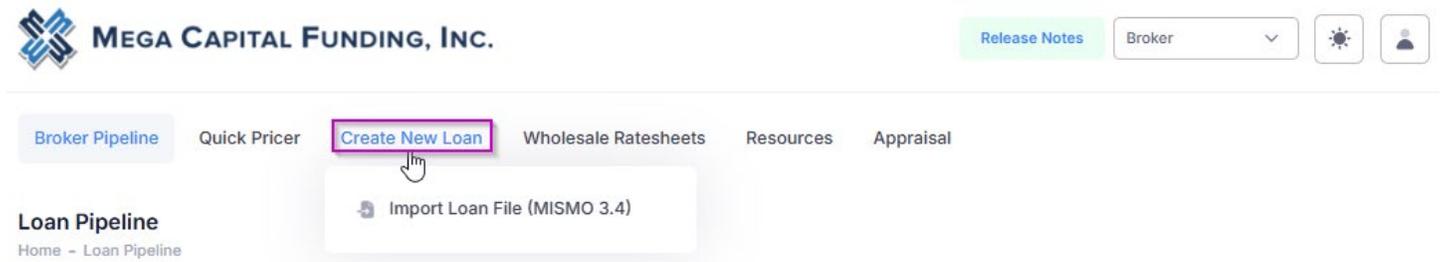
After the loan is disclosed, it will go back in line for underwriting to review with the new property information.

How to Submit a Non Del Loan

From the Home Page, be sure you have selected “Correspondent” as your portal type.

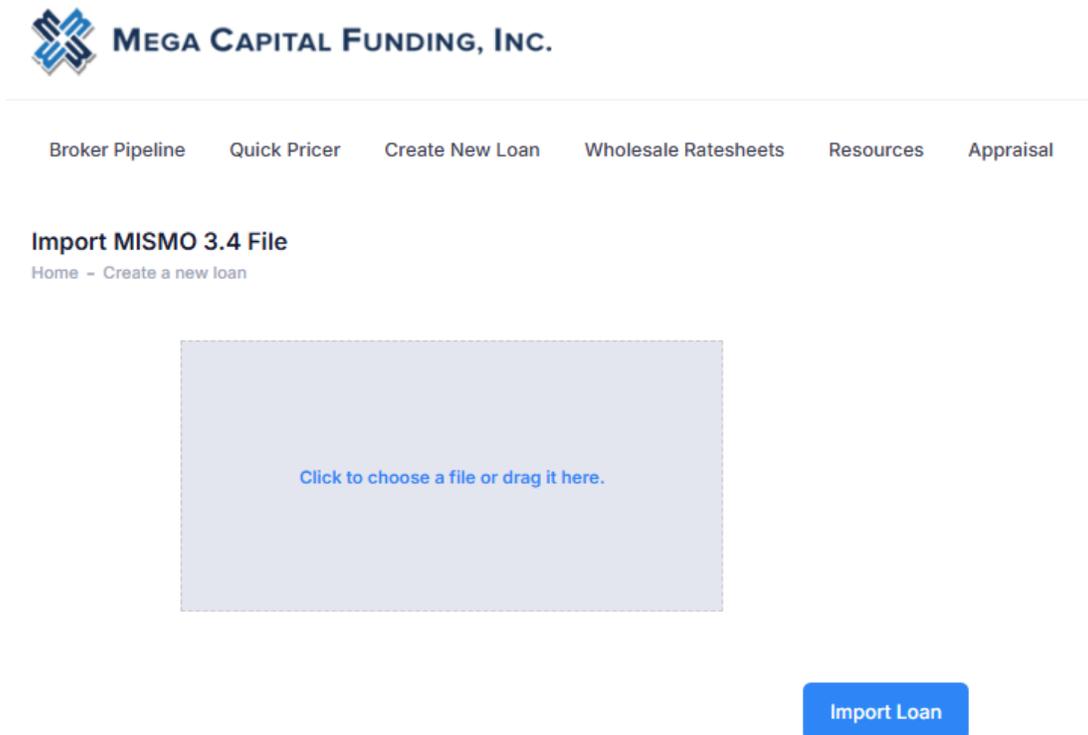


From the Home Page, select “Create Loan” from the top menu, and then select “Import Loan File (MISMO 3.4)”



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. Click on “Import Loans” to move on to the next step.



Once your 3.4 is successfully uploaded, you will be taken to a new landing page.



- Broker Pipeline
- Quick Pricer
- Create New Loan
- Resources
- Appraisal

Loan Number : 2901263 New

Alice Firstimer / 1212 Sunny Day, Irvine, CA 92618

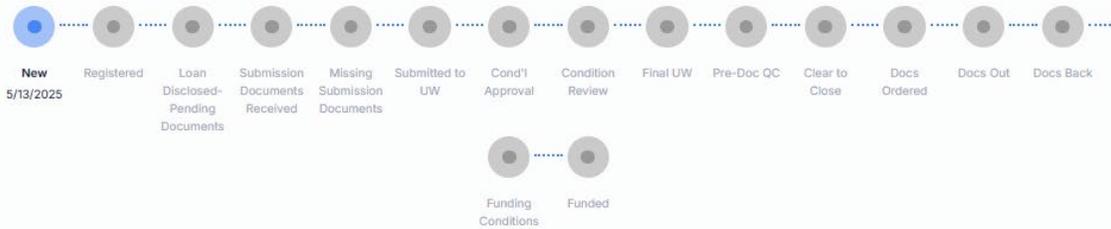
\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.490% DTI	0.00 DSCR	N/A Program	3.000% Rate
N/A Credit Score							

- Status & Agents
- Application
- Pricing/Credit
- Closing Costs
- AUS
- Loan Info
- Disclosures
- Rate Lock
- E-docs

Conditions

Status New

Status Date: 5/13/2025



Agents Assigned Agents in Solutions Financial Mortgage Company

<p>Loan Officer re-assign</p> <p>Name Devina Shah</p> <p>Email devina1212@hotmail.com</p> <p>Phone (925) 323-8142</p>	<p>Loan Processor re-assign</p> <p>Name Devina Shah</p> <p>Email devina1212@hotmail.com</p> <p>Phone (925) 323-8142</p>	<p>Secondary re-assign</p> <p>Name Jason Painter</p> <p>Email Jpainter@mcfunding.com</p> <p>Phone (630) 301-9523</p>
--	--	---

Agents Assigned Agents in Mega Capital Funding, inc.

<p> Lender Account Executive</p> <p>Name Kevin Moreen</p> <p>Email kevin@mcfunding.com</p> <p>Phone (714) 625-7222</p>	<p> Account Manager</p> <p>Name Devina Shah</p> <p>Email devina@mcfunding.com</p> <p>Phone (949) 749-4154</p>
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Status and Agents

Review the agents assigned to the loan file and confirm they are correct. A Secondary Contact (Lock Desk Contact) for your company is required to proceed. To pick or change the Loan Officer, Loan Processor, or Secondary Contact on the file, click on the “re-assign” button and select the user from the drop down. If a new user needs to be added or you do not see your user in the drop down, please contact technicalsupport@mcfunding.com.

Agents Assigned Agents in Solutions Financial Mortgage Company

<p>Loan Officer </p> <p>Name Devina Shah</p> <p>Email devina1212@hotmail.com</p> <p>Phone (925) 323-8142</p>	<p>Loan Processor </p> <p>Name Devina Shah</p> <p>Email devina1212@hotmail.com</p> <p>Phone (925) 323-8142</p>	<p>Secondary </p> <p>Name Jason Painter</p> <p>Email Jpainter@mcfunding.com</p> <p>Phone (630) 301-9523</p>
---	---	--

Agents Assigned Agents in Mega Capital Funding, inc.

 <p>Lender Account Executive</p> <p>Name Kevin Moreen</p> <p>Email kevin@mcfunding.com</p> <p>Phone (714) 625-7222</p>	 <p>Account Manager</p> <p>Name Devina Shah</p> <p>Email devina@mcfunding.com</p> <p>Phone (949) 749-4154</p>
---	--

You will also see your Mega contacts here along with their contact information should you need to reach out to a Mega Team Member. As Mega Team Members get assigned to the loan during the process, the agents list will expand to include those contacts as well.

Beginning Your Submission Progress

To begin your submission process, you will want to refer to the “Submission Progress” tab and complete each step to finish sending our disclosures and submitting your loan to Mega. As you move through the steps, your loan status will advance to indicate where you are at in the process.

Broker Pipeline Quick Pricer Create New Loan Resources Appraisal

Loan Number : 2901263 **New**

Alice Firstimer / 1212 Sunny Day, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.490% DTI	0.00 DSCR	N/A Program	3.000% Rate	N/A Credit Score
-----------------------------	----------------	-----------------	------------------	----------------	--------------	----------------	----------------	---------------------

Status & Agents Application Pricing/Credit Closing Costs AUS Loan Info Disclosures Rate Lock E-docs Conditions

Status **New**

Status Date: 5/13/2025



- ✓ Import MISMO 3.4
- ✓ Complete Application [Go to Application](#)
- Complete Originator Information [Go to Originator](#)
- Reissue Credit [Go to Credit Scores](#)
- Run Pricing & Register [Go to Pricing](#)
- Run Smart Fees & Review Fees [Go to Closing Cost](#)
- Run AUS [Go to AUS](#)
- Generate Initial Disclosure Preview [Go to Disclosure](#)
- Submit Initial Disclosure & Send for E-Signing
- Upload Submission Package

Submission Progress: Complete Application

You can review the Loan Application by selecting “Application” and then picking which section of the application you’d like to review from the dropdown. Review each section for accuracy and confirm no pertinent information is missing or did not import from the 3.4.

Loan Number : 3900237 **New**
Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.137% DTI	0.00 DSCR	N/A Program	3.000% Rate	N/A Credit Score
-----------------------------	----------------	-----------------	------------------	----------------	--------------	----------------	----------------	---------------------

Status & Agents **Application** Pricing/Credit Closing Cost AUS Loan Info Disclosures Rate Lock E-docs Conditions

Status **New**
Status Date: 4/21/2025

Agents Assigned Agents

Submission Progress: Complete Originator Information (if using MGenius to Disclose)

If you are using MGenius to do your initial disclosures, you will need to make sure to complete this section with your lender information. This is what will appear on the disclosures.

- Borrowers
- Other Income
- Assets
- Liabilities
- REOs
- Loan & Property
- Transaction
- Declarations
- Demographics
- Originator

Originator Information (To be Completed by Loan Originator)

Loan Originator's Name *	Loan Originator NMLS ID *	Loan Originator's License Number	Loan Originator's Phone *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Origination Company's Name *	Loan Origination Company NMLS ID *	Company's License Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Loan Origination Company's Address

Address *

City * State * Zip *

Phone * Fax

Save

Submission Progress: Reissue Credit

To reissue credit, enter your credit report ID, select your credit report provider, and your login and password you use with the credit provider. Once completed, click "Reissue Credit."

Alice Firsttimer

Credit Report ID *

Credit Provider * ⓘ

CREDCO (001)



Login ID *

Login Password *

Reissue Credit

Submission Progress: Run Pricing & Register

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

Property Use * Primary Residence	Sales Price * \$650,000.00	Impound Type * Tax and insurance escrow
Property Type * SFR	Appraised Value \$0.00	<input type="checkbox"/> Has Property Inspection Waiver
Structure Type * Detached	Down Payment * 38.462% \$250,000.00	Expected AUS Response * DU
Doc Type * Full Document	1st Lien 61.539% \$400,000.00	Conv Loan PMI Type * No MI
Loan Originator is Paid By * Lender Paid	Rate Lock Period * 30	<input checked="" type="checkbox"/> Financed PMI, MIP, Funding Fee <input type="checkbox"/> Override Auto-Calculated UFMIP/FF?
Lender Fee Buyout Requested? * No		FHA UFMIP 1.750% VA Funding Fee 0.000%
Area Median Income \$0.00		USDA Guarantee Fee 1.000%
Number of Financed Properties * ? 1		Total Properties Owned 0.00 Total Businesses Owned 0.00
		Prepayment Penalty No
		<input type="checkbox"/> Include Buydown

Run Pricing

You can further fine tune your search by clicking on “Loan Programs & Term Options” to narrow down your search results. Once all information needed is entered, click on “Run Pricing”

Property & Loan Info **Loan Program & Term Options**

Terms	<input type="checkbox"/> 10 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 25 Year <input checked="" type="checkbox"/> 30 Year <input type="checkbox"/> Other
Amortization	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> 3 Year ARM <input type="checkbox"/> 5 Year ARM <input type="checkbox"/> 7 Year ARM <input type="checkbox"/> 10 Year ARM <input type="checkbox"/> Other
Product	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input type="checkbox"/> Home Possible <input type="checkbox"/> HomeReady
Payment	<input checked="" type="checkbox"/> P&I <input checked="" type="checkbox"/> I/O

Run Pricing

You will then see all the eligible programs available. Pricing will be stacked in order of best priced. To select your program and rate, click on the + sign to expand.

Note: If you do not see the program type you were looking for, review the “Ineligible Programs” tab. There will be a list of program types and a short description of why you are not eligible for it. If you need to make any changes to the application to qualify for a program, you can return to the “Application” tab and update any information as needed.

Eligible Programs Ineligible Programs

*Rates shown in red are expired

	Rate	Points	Payment	DTI	APR	Closing Cost	Cash To Close	
MAX30	6.625	-0.021	2,561.24	22.969	6.692	\$9,806.07	\$259,806.07	
AGN-30	6.625	0.104	2,561.24	22.969	6.703	\$10,306.07	\$260,306.07	
MVP30	7.125	0.121	2,694.87	23.860	7.217	\$10,765.18	\$260,765.18	MVP 30yr Fixed
MVPX30	7.625	0.121	2,831.17	24.769	7.722	\$10,876.29	\$260,876.29	MVP Express 30yr Fixed

Once you expand the pricing results in the program you are looking to register, you will be given the opportunity to either register (float) or lock the loan.

	MAX30	6.500	-0.177	2,528.27	23.102	6.603	\$12,023.02	\$262,023.02	
	Available	5.990	1.906	2,395.63	22.218	6.084	\$11,790.69	\$261,790.69	Register/Lock show detail
	Available	6.000	1.858	2,398.20	22.235	6.095	\$11,795.24	\$261,795.24	Register/Lock show detail
	Available	6.125	1.328	2,430.44	22.450	6.222	\$11,852.19	\$261,852.19	Register/Lock show detail
	Available	6.250	0.784	2,462.87	22.666	6.349	\$11,909.13	\$261,909.13	Register/Lock show detail
	Available	6.375	0.272	2,495.48	22.884	6.476	\$11,966.08	\$261,966.08	Register/Lock show detail
	Available	6.500	-0.177	2,528.27	23.102	6.603	\$12,023.02	\$262,023.02	Register/Lock show detail
	Available	6.625	-0.651	2,561.24	23.322	6.730	\$12,079.97	\$262,079.97	Register/Lock show detail
	Available	6.750	-1.070	2,594.39	23.543	6.858	\$12,136.91	\$262,136.91	Register/Lock show detail
	Available	6.875	-1.494	2,627.72	23.765	6.985	\$12,193.85	\$262,193.85	Register/Lock show detail

If you are looking for more information on the rate you are selecting, you can click on the “show detail” button and it will open up a Loan Details & Summary to give you additional information on the rate.

Loan Details & Summary

Description	Rate	Point	Margin
Base	5.990%	1.531%	-
PUR, >15 YR, LTV >60%-70%, SCORE 700 - 719	0.000%	0.375%	0.000%
Total	5.990%	1.906%	-

Once you have selected the desired rate, click on “Register/Lock” and you will get a pop up to confirm to register or to lock (if during lock desk hours). Once you have made your selection, click “Confirm” to complete the request.

Register / Lock Loan

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Program Name:

MAX30

Requested Rate:

6.750

Requested Points:

-0.425

Register

Lock Rate

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.

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

Discard

Confirm

Submission Progress: Run Smart Fees & Review Fees (if using MGenius to Disclose)

This section is where we will review/add/edit the closing costs on the loan that will appear on your Loan Estimate. You have the option to pull in Smart Fees by pressing “Apply Smart Fees” or you can enter the fees on your own based on an estimate if you already have one.

You can add fees by clicking “add” or you can delete or edit the fee using the “Actions” button.

You can also remove multiple fees at the same time by check marking the box in front of the fees you want to remove and then clicking “Delete Selected Fees”.

Delete Selected Fees**Apply Smart Fees**Not Applied

A - Origination Charges

DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID
<input type="checkbox"/> Underwriting fee	Lender	\$1,295.00	borr pd	At Closing	6/11/2025

B - Services You Cannot Shop For **Add new to section B**

DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID	
<input type="checkbox"/> Appraisal fee	Appraisal Management Company	\$800.00	borr pd	At Closing	6/11/2025	Actions ▼
<input type="checkbox"/> Credit report	Credit Report	\$100.00	borr pd	At Closing	6/11/2025	Actions ▼

C - Services You Can Shop For **Add new to section C**

Some things to note in each section:

A – Origination Charges: Section A will default to how you registered your loan. The underwriting fee will be based on the loan program you registered. If you are doing borrower paid compensation, the compensation will flow through with what you registered it at in the Pricing/Credit section. If you need to adjust the amount, you’d have to correct it in the compensation field register the loan once more.

B – Services You Cannot Shop For: the fees in this section that are prepopulated are template fees estimating what the fee may cost. You’d want to adjust these fees to what is applicable to your loan. **Please note: these are NOT Smart Fees.**

C - Services You Can Shop For and E - Taxes And Other Government Fees: If you opted to apply Smart Fees, these will automatically be added in for you. If you are not using Smart Fees, you will need to manually enter them in. You will not be able to proceed to sending our disclosures unless you have applied Smart Fees or entered them in manually. Note: You can

edit the Smart Fees, but please keep in mind if adjusting to an amount lower than what the Smart Fee shows or removing a fee that the Smart Fees generated, it will be subject to tolerance cure paid for by broker should the fee end up being higher or still be required.

F – Prepays and G - Initial Escrow Payment At Closing: you can edit the number of months being collected by using the “Actions” button and then can edit the amount, or the number of months being collected.

Edit Fee ✕

Type:

Hazard Insurance Reserves

2 months at 63.73 per month = 127.46

Discard Submit

Alternatively, you can edit by selecting “Non- P&I Housing Expenses” from the Closing Cost tab, and then expanding the selection to edit the fee you are looking to adjust. If you are adjusting the number of months, unlock the field and leave it unlocked to apply.

Status & Agents Application Pricing/Credit **Closing Cost** AUS Loan Info Disclosures Rate Lock E-docs Conditions

Hazard Insurance \$116.67/month

Borrower Responsible
Non-P&I Housing Expenses

Monthly Amount (PITI) ((0.350% of Loan Amount) / 12) + \$0.0000 = \$116.67

Prepaid? Prepaid Months 0

Escrowed? Reserve Months 2 Reserve Months Cushion 2

Condo HO-6 Insurance \$0.00/month

Windstorm Insurance \$0.00/month

Flood Insurance \$0.00/month

Property Taxes \$653.38/month

Submission Progress: Run AUS

To run AUS, you will select either “Submit to DU” or Submit to LP” (depending on which you want to run). You will then select your credit provider name from the drop down and enter your login and password. Once completed, click on “Submit to DU” or “Submit to LP”

Note: Typically, it will be the same login and password 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.

Status & Agents Application ▾ Pricing/Credit ▾ Closing Cost ▾ **AUS** Loan Info ▾ Disclosures Rate Lock E-docs Conditions

Home AUS Results **Submit to DU** Submit to LPA

Credit Provider * ⓘ CREDCO (001) ▾

Login ID *

Login Password *

Once it's done running, you can see the results in the “AUS Results” tab. You can also find a copy of the results in the e-Docs.

Home **AUS Results** Submit to DU Submit to LPA

DATE	TYPE	CASE NUMBER / LPA KEY NUMBER	RECOMMENDATION / RISK CLASS
04/21/2025 10:51 PM	DU	1697776586	Approve/Eligible

Show Changes OFF View All Messages ▾

Summary of Findings

Casefile ID 1697776586	Recommendation Approve/Eligible
Borrower 1 Alice Firstimer	Submission Number 1
Lender Loan Number 900233	Submission Date 04/22/2025 01:50AM
DU Version 12.0	First Submission Date 04/22/2025 01:50AM
	Casefile Create Date 04/22/2025

Mortgage Information

- Summary of Findings
- Day 1 Certainty
- Risk / Eligibility
- Findings
- Verification Messages / Approval Conditions **3**
- Observations
- Underwriting Analysis Report

Submission Progress: Generate Initial Disclosure Preview and Submit Initial Disclosure & Send for E-Signing (if using MGenius to Disclose)

If you are not using MGenius to disclose, you can proceed to submit the loan by clicking on “Submit Loan” and skip to the [Upload Submission Package Section](#).

Submit Loan 

If you are NOT using mGenius to send out initial disclosures, please click submit loan button above to move the loan forward.

Otherwise, use "Order Initial Disclosure" button below to proceed.

If you are using MGenius to disclose, first review your important dates. Adjust these dates if needed. Note: daily interest that will be generated on the LE is calculated based on the estimated closing date.

Status & Agents Application ▾ Pricing/Credit ▾ Closing Cost ▾ AUS Loan Info ▾ **Disclosures** Rate Lock E-docs Conditions

[Order Initial Disclosures](#)

Important Loan Dates [Save Dates](#)

Application Date	Registration Date	Intent to Proceed	Estimated Closing
4/21/2025 	4/21/2025		5/21/2025 

Once you have confirmed the dates, click on the “Order Initial disclosures” button. You will get a popup disclaimer. Carefully review this and click generate to proceed.

Generate Disclosure

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](#) [Cancel](#)

You will now click on “Perform Document Audit” to continue to proceed.

Order Initial Disclosure

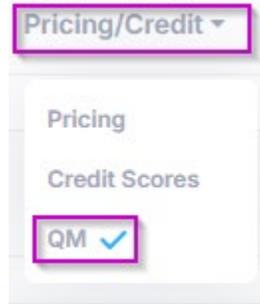
<p>Perform Document Audit</p>	<p>Generate Preview</p>				
<p>Please perform document audit before ordering an initial disclosure.</p>	<p>Borrower Information</p>				
<table border="1"><thead><tr><th>NAME</th><th>EMAIL</th></tr></thead><tbody><tr><td>Alice Firstimer</td><td>sara.ayesha+alice1633626351544@besmartee.com</td></tr></tbody></table>		NAME	EMAIL	Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com
NAME	EMAIL				
Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com				

Review the audit results. Anything with a triangle with an exclamation point is just a warning and will still allow you to proceed. Anything with a red X is a hard stop and will need to be addressed before moving forward. If no hard stops, you can proceed by clicking on “Generate Preview”

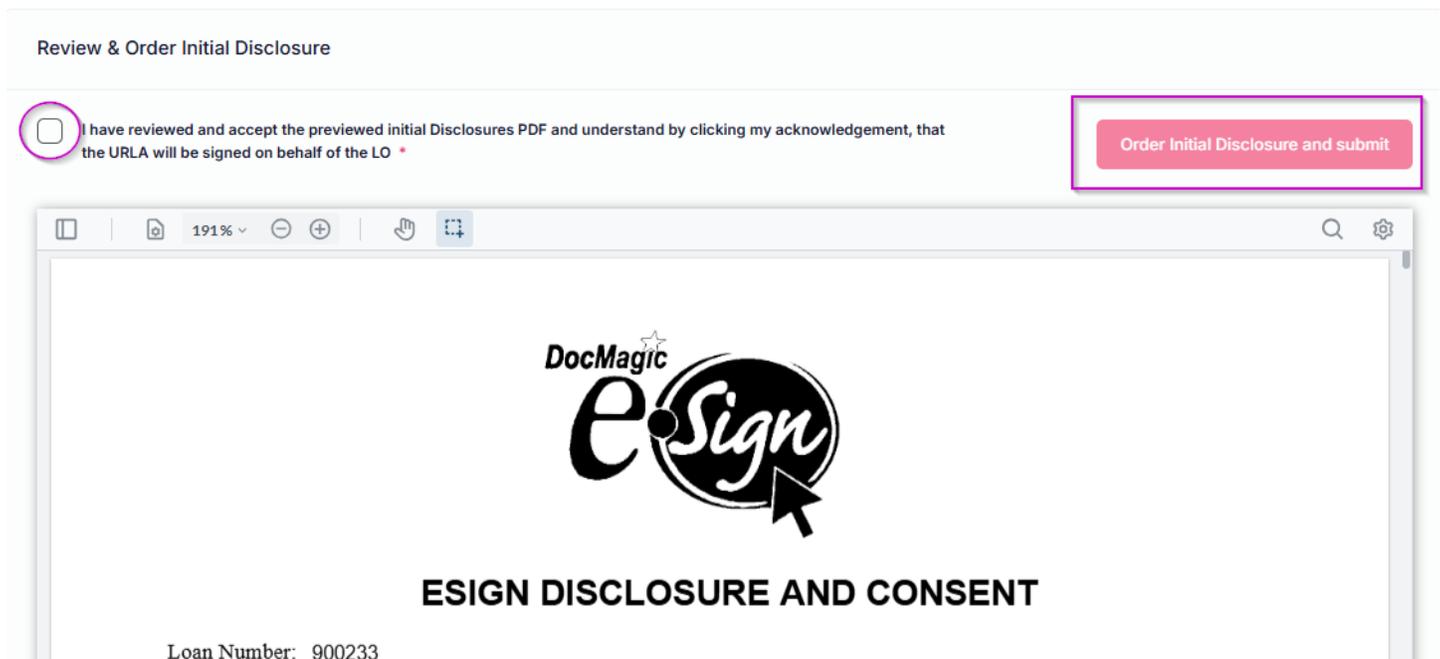
Order Initial Disclosure

<p>Perform Document Audit</p>	<p>Generate Preview</p>				
<p> The Impound Account's Low Balance of \$2,071.52 exceeds the Cushion of \$1,434.22</p>	<p>Borrower Information</p>				
<p> This loan is eligible for electronic recording.</p>	<table border="1"><thead><tr><th>NAME</th><th>EMAIL</th></tr></thead><tbody><tr><td>Alice Firstimer</td><td>sara.ayesha+alice1633626351544@besmartee.com</td></tr></tbody></table>	NAME	EMAIL	Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com
NAME	EMAIL				
Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com				
<p> This loan does not have a Negative Amortization feature.</p>					
<p> This loan does not have an Interest Only Payment feature.</p>					
<p> This loan does not have a Balloon Payment feature.</p>					
<p> Loan term is not greater than 30 years.</p>					
<p> QM Liability Protection Determination: Safe Harbor. Loan APR of 6.796 does not exceed the Average Prime Offer Rate (APOR) Threshold of 8.240.</p>					
<p> Qualified Mortgage Liability Protection Determination: Safe Harbor</p>					
<p> This loan PASSES the QM Price-Based Limit Rule. APR 6.796 is less than the Threshold APOR 8.990</p>					

Note: if your result mentions you are not passing QM, you can review the QM results in the Pricing/Credit menu and then pick QM.



You can now review the disclosures that will be going out to the borrower. If all looks good, you can check mark the box acknowledging you have reviewed and then click on “Order Initial Disclosures and Submit” and your disclosures will be sent to the borrower. By clicking this box, 1003 will be signed on behalf of the LO.



Your disclosures are now out! If the borrower needs more information on how the eSign process will work, [click here for additional instructions](#).

Once you click OK, you will be redirected to upload your submission package.



You've Submitted Your Loan!

Your loan has been submitted. Please upload your submission packages for review by our submission desk.

Ok

Submission Progress: Upload Submission Package

The “Upload Submission Documents” button will flash until you have uploaded the files. Click on attach files to select the items you want to upload. You can upload multiple documents or a bulk PDF. Once you are done, click on “Upload All” to send the items in for our Submissions Team to review.

Loan Number : 900233 [Loan Disclosed - Pending Documents](#) Upload Submission Documents Closing Center & CD
Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	23.102% DTI	0.00 DSCR	MAX30 Program	6.500% Rate	710 Credit Score
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Status & Agents Application ▾ Closing Cost ▾ AUS Loan Info ▾ Disclosures Rate Lock **E-docs** Conditions Request ▾

Upload Submission Package
*Upload file here will change the loan status to Submission Documents Received (Doc Check) automatically for review by our submission desk.

Application:

Upload Submission Files: Attach files Upload All Remove All

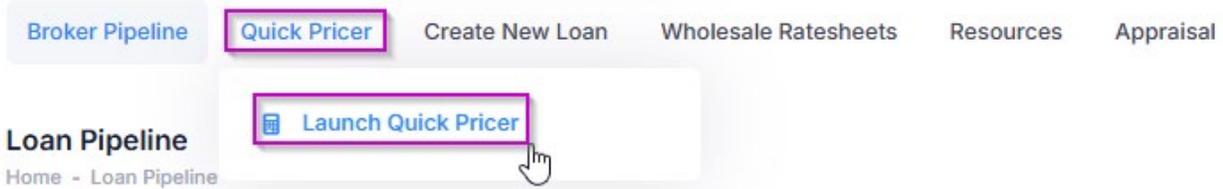
Blank PDF.pdf (0.2 MB) ▶ ✕

Max file size is 20MB and max number of files is 5.

Once done, the “Upload Submission Docs” will disappear and you will be redirected to the eDocs Folder where you can confirm your uploads went through. You are all set!

Advance Locking

To complete an Advance Lock, click on “Quick Pricer” in the top menu bar, and then select “Launch Quick Pricer”



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

Quick Pricer

Property & Loan Info Loan Program & Term Options Saved Scenarios

<p>Zip Code *</p> <input type="text" value="90017"/>	<p>Loan Purpose *</p> <p>Purchase</p>	<p>Expected AUS Response *</p> <p>DU Approve/Eligible</p>
<p>Occupancy *</p> <p>Primary Residence</p>	<p><input type="checkbox"/> First Time Home Buyer?</p>	<p>DTI *</p> <p>35</p>
<p>Property Type *</p> <p>SFR</p>	<p>Impound Type *</p> <p>Tax and insurance escrow</p>	<p>Total Monthly Income *</p> <p>\$500,000.00</p>
<p>Structure Type *</p> <p>Detached</p>	<p><input type="checkbox"/> Has Property Inspection Waiver</p>	<p>Total Liquid Assets *</p> <p>\$1,000,000.00</p>
<p>Area Median Income *</p> <p>\$0.00</p>	<p>Doc Type *</p> <p>Full Document</p>	<p>Conv Loan PMI Type *</p> <p>No MI</p>
<p>FICO *</p> <p>760</p>	<p>Appraised Value</p> <p>\$0.00</p>	<p><input type="checkbox"/> Financed PMI, MIP, Funding Fee</p>
<p>Loan Originator is Paid By *</p> <p>Lender Paid</p>	<p>Sales Price *</p> <p>\$500,000.00</p>	<p>Self-Employed *</p> <p>No</p>
<p>Lender Fee Buyout Requested? *</p> <p>No</p>	<p>Down Payment *</p> <p>20.000% \$100,000.00</p>	<p>Total Properties Owned *</p> <p>0</p>
<p>Number of Financed Properties * ?</p> <p>1</p>	<p>1st Lien *</p> <p>80.000% \$400,000.00</p>	<p>Total Businesses Owned *</p> <p>0</p>
	<p>2nd Financing? *</p> <p>No</p>	<p>Prepayment Penalty</p> <p>No</p>
	<p>Rate Lock Period *</p> <p>45</p>	<p><input type="checkbox"/> Include Buydown</p>

Run Pricing Save Scenario

You can further fine tune your scenario by clicking on “Loan Programs & Term Options” to narrow down your search results.

Quick Pricer ^

Property & Loan Info **Loan Program & Term Options** Saved Scenarios

Terms 10 Year 15 Year 20 Year 25 Year 30 Year Other

Amortization Fixed 3 Year ARM 5 Year ARM 7 Year ARM 10 Year ARM Other

Payment P&I I/O

Product Conventional FHA VA USDA Home Possible HomeReady

Run Pricing
Save Scenario

Once you have entered all your details, click on “Run Pricing” to see your results. Once results are back, you will see all programs your scenario can qualify for under “Eligible Programs”

Pricing will be stacked in order of best priced.

Eligible Programs **Ineligible Programs** ⚠

*Rates shown in red are expired

		Rate	Points	Payment	APR	Closing Cost	Description
+	FHA30	6.000	-0.138	2,440.17	6.551	\$7,084.08	FHA Fixed Rate 30yr Fixed
+	FHA+30	6.000	-0.038	2,440.17	6.551	\$7,491.08	FHA Fixed Rate 30yr Fixed
+	MAX30	6.750	-0.092	2,594.39	6.782	\$7,327.00	
+	AGN-30	6.750	0.033	2,594.39	6.782	\$7,827.00	
+	SMVP30	7.125	0.025	2,694.87	7.164	\$8,200.00	
+	MVP30	7.375	0.061	2,762.70	7.415	\$8,427.33	MVP 30yr Fixed
+	SEZ30	7.490	0.000	2,794.12	7.530	\$8,221.67	Simple Elite Bank Stmt + 1099 30yr Fixed
+	MVPX30	7.875	0.124	2,900.28	7.916	\$8,846.00	MVP Express 30yr Fixed

If you do not see the program type you were looking for, review the “Ineligible Programs” tab. There will be a list of program types and a short description of why you are not eligible for it. You can use this information to update your pricing scenario and then reprice.

Eligible Programs Ineligible Programs

AGNP-30	** PORTFOLIO PROGRAM: BORROWER(S) MUST OWN >6 FINANCED PROPERTIES (2ND/NOO) AND/OR >2 BUSINESSES
AGNRN30	** INCOME EXCEEDS 100% AMI FOR THIS COUNTY ** RATE/TERM REFINANCE ONLY
AGNRP30	*** RATE/TERM REFINANCE ONLY * LPA ACCEPT/ELIGIBLE REQUIRED * INCOME EXCEEDS 80% AMI FOR THIS COUNTY
AGTXC30 Agency Texas Cash-out fixed 30yr Fixed	** TX CASHOUT REQUIRED
ANX30 Agency Non-Owner Expanded 30yr Fixed	*** OO NOT ALLOWED

To look at rates, click the + sign next to the program you want to view to expand the results. Pricing that is at a rebate will be shaded in green.

Eligible Programs Ineligible Programs

*Rates shown in red are expired

	Rate	Points	Payment	APR	Closing Cost	Description
 MAX30	6.750	-0.092	2,594.39	6.782	\$5,902.00	
Available	5.875	2.970	2,366.15	5.905	\$18,043.06	Forward Lock
Available	5.990	2.422	2,395.63	6.020	\$15,865.11	Forward Lock
Available	6.000	2.381	2,398.20	6.030	\$15,702.33	Forward Lock
Available	6.125	1.847	2,430.44	6.155	\$13,581.61	Forward Lock
Available	6.250	1.518	2,462.87	6.281	\$12,280.89	Forward Lock
Available	6.375	0.973	2,495.48	6.406	\$10,116.17	Forward Lock
Available	6.500	0.507	2,528.27	6.531	\$8,267.44	Forward Lock
Available	6.625	0.243	2,561.24	6.656	\$7,226.72	Forward Lock
Available	6.750	-0.092	2,594.39	6.782	\$5,902.00	Forward Lock
Available	6.875	-0.562	2,627.72	6.907	\$4,037.28	Forward Lock
Available	6.990	-0.988	2,658.52	7.022	\$2,347.33	Forward Lock
Available	7.000	-0.993	2,661.21	7.032	\$2,328.56	Forward Lock
Available	7.125	-1.343	2,694.87	7.157	\$943.83	Forward Lock

If you click on the rate in blue, you can pull up and review what the pricing adjustments are for that rate.

The screenshot shows a table of pricing options. The first row has a rate of 5.875 (highlighted in blue and a mouse cursor is over it), a point of 2.970, a total cost of 2,366.15, a term of 5.905, and a total amount of \$18,043.06. A 'Forward Lock' button is visible to the right. An 'Adjustments' modal is open in the foreground, displaying a table with the following data:

Rate	Point	Description
0.000%	0.625%	PUR, >15 YR, LTV >75%-80%, SCORE 760 - 779

A 'Close' button is located at the bottom of the modal.

If you are not ready to lock, you can choose to save your scenario to revisit later by clicking “Save Scenario” and naming it the description box. You can access your saved scenarios in the “Saved Scenarios” tab.

The screenshot shows the 'Quick Pricer' interface with the 'Saved Scenarios' tab selected. A 'Save Scenario' modal is open, featuring a 'Description' input field, a 'Discard' button, and a 'Submit' button. The background interface includes various input fields for loan details such as Zip Code, Loan Purpose, Expected AUS Response, and Rate Lock Period. At the bottom right, there are 'Run Pricing' and 'Save Scenario' buttons, with the latter highlighted by a mouse cursor.

If you are ready to lock, select the rate you'd like and then click the "Forward Lock" button.

Available	6.750	-0.092	2,594.39	6.782	\$5,902.00	Forward Lock
-----------	-------	--------	----------	-------	------------	---------------------

You will see a pop-up box where you will provide the borrower's information and property address along with selecting Loan Officer and Processor assigned to the loan. Once all required information is entered, click on "Submit" to request the lock.

Forward Lock ×

First Name *

Last Name: *

Social Security Number *

Email:

Home Phone

Loan Officer *

Processor *

Subject Property Address *

City: **State:** **Zip Code:**

You will get confirmation once the lock request goes through. You are all set!



The Loan has been locked successfully.

How to Price Out or Lock Your Loan

After selecting the loan from your pipeline, click on the “Rate Lock” tab from the menu bar and select “Request Lock”

Loan Number : 3900772 [Submission Documents Received](#) Closing Center & CD

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	22.313% DTI	0.00 DSCR	MAX30 Program	6.250% Rate	710 Credit Score
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Status & Agents Application ▾ Closing Cost ▾ AUS Loan Info ▾ Disclosures **Rate Lock** E-docs Conditions Request ▾

Rate Lock Request Lock

Click on “Check Eligibility” and then you will get pricing results based on the program this was registered under. Click on the + sign to expand the results to see the full stack. To proceed with locking, just click on the “Lock” button.

Rate Lock Request

[Check Eligibility](#)

Please check eligibility before requesting rate lock.

		Rate	Points	Payment	APR	Closing Cost	
	MAX30	7.500	0.071	2,796.86	7.712	\$19,520.18	
	Available	5.875	5.238	2,366.15	6.570	\$39,682.63	Lock
	Available	5.990	4.734	2,395.63	6.638	\$37,702.41	Lock
	Available	6.000	4.694	2,398.20	6.644	\$37,545.52	Lock
	Available	6.125	4.212	2,430.44	6.725	\$35,656.41	Lock
	Available	6.250	3.912	2,462.87	6.824	\$34,495.29	Lock
	Available	6.375	3.374	2,495.48	6.899	\$32,382.18	Lock
	Available	6.500	2.910	2,528.27	6.980	\$30,565.07	Lock

How to Upload Conditions

After selecting the loan from your pipeline, click on the “Conditions” tab from the menu bar. Then toggle open the condition you are looking to upload a document for and press “upload”

The screenshot shows a loan management interface. At the top, the loan number is 3900201 with a 'Cond'l Approval' status. Below this are various loan metrics: Loan Amount (\$400,000.00), LTV (61.539%), CLTV (61.539%), HCLTV (61.539%), DTI (21.503%), DSCR (0.00), Program (MAX30), Rate (5.990%), and Credit Score (710). A navigation bar includes tabs for Status & Agents, Application, Closing Cost, AUS, Loan Info, Disclosures, Rate Lock, E-docs, **Conditions**, and Request. The 'Conditions' tab is active, showing 'Active Conditions (8)' and 'Resolve/Closed Conditions (0)'. A table lists conditions, with one condition highlighted in green. The condition is 'PTCD (1)' with status 'Active' and category 'CRWJLWJ / PTCD'. The condition subject is a note about CD ordering. The required docs are '*UPLOAD DOCUMENTS (BROKER USE ONLY) : 7 CD REQUEST'. The uploaded docs are empty. The due date is 4/24/2025. An 'Upload' button is highlighted in a purple box.

STATUS	CONDITION/ CATEGORY	CONDITION SUBJECT	REQUIRED DOCS	UPLOADED DOCS	DUE DATE/ ASSIGNED TO
Active	CRWJLWJ / PTCD	Please note: CD may be ordered once the loan is approved, locked, and this Prior to CD condition is cleared. Prior to requesting the ICD, please provide: All invoices (credit, VVOE, 3rd party processing, HOA) and Estimated Settlement Statement (Dry) or Preliminary CD from closing agent (Wet); Any increases to fees require a valid Change of Circumstance	*UPLOAD DOCUMENTS (BROKER USE ONLY) : 7 CD REQUEST		4/24/2025 Mge Test

You will now see a popup where you can upload your document. Click on the box to select the items to upload from your computer. You can upload multiple items at once, up to 20 files. Note: the max size of each document is 20MB.

You can adjust the Doc Type to better describe the document or leave it as the default. You can also select which borrower the condition is for.

Once completed, press “Upload”

Upload File



 Maximum size of each file: 20 MB.
Up to 20 Files.
Allowed file types: PDF Files only.

Doc Type. *

*UPLOAD DOCUMENTS (BROKER USE ONLY) : 7. CD REQUEST

Application *

Alice Firstimer

Discard

Upload

You will get a pop up to confirm your upload was successful



The File has been uploaded successfully.

Ok

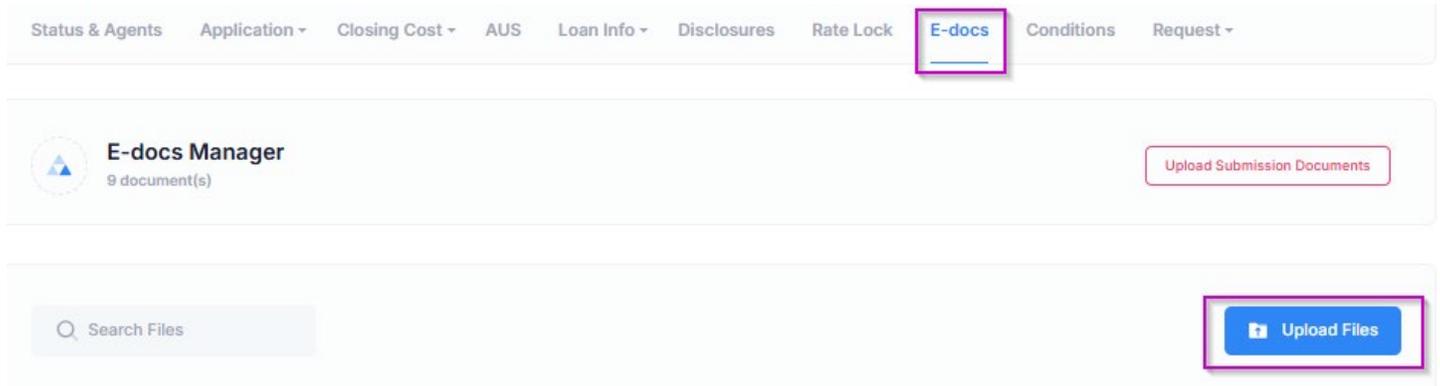
You can review what was uploaded as well once you open the condition once more.

PTCD (1)						
STATUS	CONDITION/ CATEGORY	CONDITION SUBJECT	REQUIRED DOCS	UPLOADED DOCS	DUE DATE/ ASSIGNED TO	
Active	CRWJLWJ / PTCD	Please note: CD may be ordered once the loan is approved, locked, and this Prior to CD condition is cleared. Prior to requesting the ICD, please provide: All invoices (credit, VVOE, 3rd party processing, HOA) and Estimated Settlement Statement (Dry) or Preliminary CD from closing agent (Wet); Any increases to fees require a valid Change of Circumstance	*UPLOAD DOCUMENTS (BROKER USE ONLY) : 7. CD REQUEST Upload	<ul style="list-style-type: none">7. CD REQUEST (Uploaded : 05/06/2025 6:36 PM)7. CD REQUEST (Uploaded : 05/06/2025 6:36 PM)	4/24/2025 Mge Test	

Note: there is no need to press any button to notify Mega that documents were uploaded. The Mega Team will be notified that there are new documents uploaded to review. They will then review the uploads and check them in to send to the underwriter for conditions review. Once the Mega Team completes these steps, the status will be advanced to Condition Review.

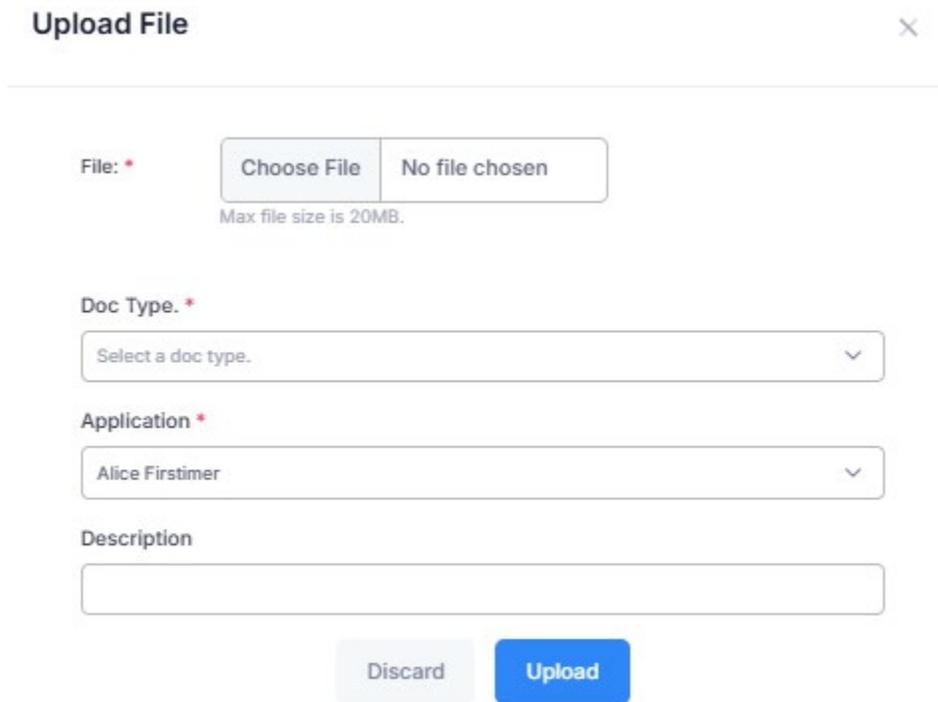
If there is document you want to upload that does not relate to any of the conditions, you can upload using the E-Docs tab.

Click on “Upload Files”



The screenshot shows a navigation bar with tabs: Status & Agents, Application, Closing Cost, AUS, Loan Info, Disclosures, Rate Lock, **E-docs**, Conditions, and Request. Below the navigation bar is the 'E-docs Manager' section, which includes a document icon, the text 'E-docs Manager' and '9 document(s)', and a red button labeled 'Upload Submission Documents'. At the bottom of the section is a search bar with the text 'Search Files' and a blue button labeled 'Upload Files'.

And then attach the documents you want to upload here.



The 'Upload File' modal form contains the following fields and buttons:

- File:** A field with a red asterisk, containing a 'Choose File' button and the text 'No file chosen'. Below it, it says 'Max file size is 20MB.'
- Doc Type:** A dropdown menu with the text 'Select a doc type.'
- Application:** A dropdown menu with 'Alice Firsttimer' selected.
- Description:** A text input field.
- Buttons:** 'Discard' and 'Upload' buttons at the bottom.

* Use *Upload Submission Documents* button to upload submission packages.

How to Access File Documents

Any documents for the file, such as initial disclosures, lock confirmations, approvals, items you have uploaded, etc., can be found in the E-Docs Manager.

To access, click on “E-Docs” from the menu bar. Documents will be sorted by last modified. If you are looking for a specific document, you can use the “Search Files” option to find your document.

Loan Number : 3900201 [Condition Review](#) Closing Center & CD

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	21.503% DTI	0.00 DSCR	MAX30 Program	5.990% Rate	710 Credit Score
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Status & Agents Application ▾ Closing Cost ▾ AUS Loan Info ▾ Disclosures Rate Lock **E-docs** Conditions Request ▾

 **E-docs Manager**
9 document(s) Upload Submission Documents

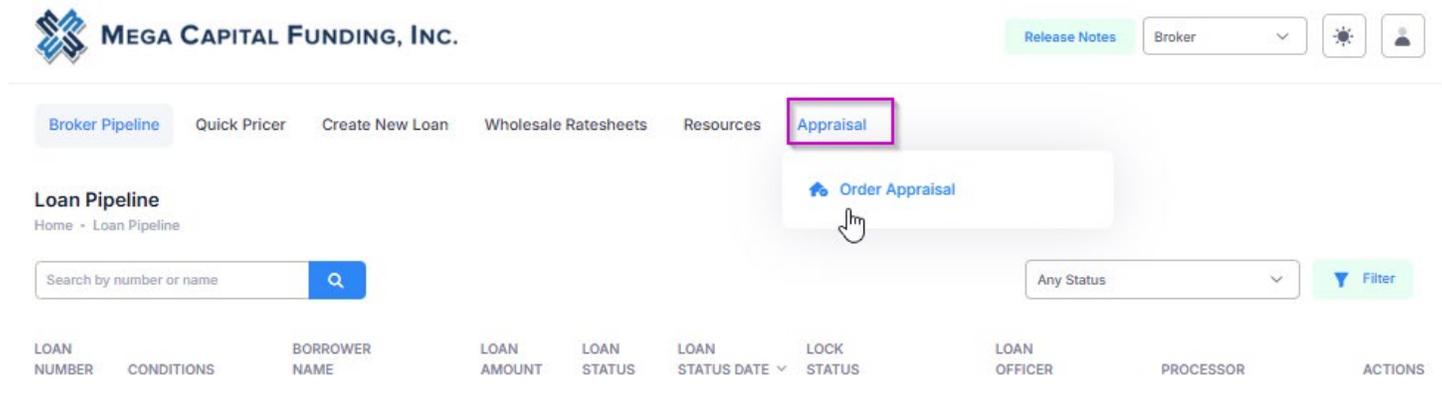
Upload Files

	STATUS	FOLDER	DOC TYPE	APPLICATION	DESCRIPTION	LAST MODIFIED
Download		*UPLOAD DOCUMENTS (BROKER USE ONLY)	7. CD REQUEST	Alice Firstimer		05/06/2025 6:36 PM
Download		*UPLOAD DOCUMENTS (BROKER USE ONLY)	7. CD REQUEST	Alice Firstimer		05/06/2025 6:36 PM
Download		ASSETS	MISC ASSETS	Alice Firstimer		04/23/2025 10:58 AM
Download		CHANGE OF CIRCUMSTANCE	CHANGE OF CIRCUMSTANCE REQUEST (FOR BROKER)	Alice Firstimer	COC Request (04/21/2025)	04/21/2025 2:01 PM
Download		*UPLOAD DOCUMENTS (BROKER USE ONLY)	3. PTD CONDITIONS	Alice Firstimer		04/21/2025 1:58 PM

How to Order an Appraisal

To place an appraisal order, you will need a log-in for Mercury Network. 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 “Appraisal” and go to “Order Appraisal”



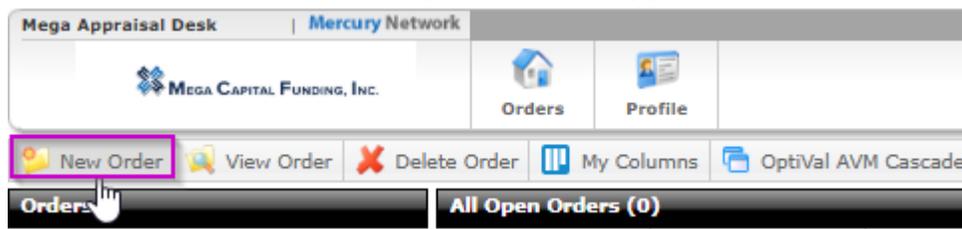
You will enter your username and password with Mercury Network.

The screenshot shows the Mercury Network Sign In form. The form includes fields for Username (megaappraisalteam) and Password (masked with dots), a 'Remember me' checkbox, and a 'SIGN IN' button. A link for 'Forgot Username or Password?' is also present.



[Terms of Use](#)

Once logged in, select “New Order” to place a new appraisal order.



Input all the required information with an Asterix * and then press “Next”

New Appraisal Order

Next ▶

Fields with red asterisks (*) next to them are required. However, please fill out as much information as possible. Doing so will eliminate delays caused by us having to contact you for additional information.

Intent to Proceed Received Date* 12

Closing Date 12

Property Information

Address * Prop Type

Unit Type Prop Rights

City *

State *

Zip Code *

Assignment Information

Form/Type * Rush Order

Due Date * 12 Complex

Loan #*

Loan Type* Sales Price

Loan Purpose* Estimated Value

Account Exec.* FHA #

DU Case File ID

LPA Key

Broker Information

Broker Name Broker Branch

Broker ContactType1 Broker ContactType2

Contact and Access Information

Occupancy

Borrower * E-mail * Home

Co-Borrower Home E-mail

Owner Home E-mail

Occupant Home E-mail

Agent Home E-mail

Other Home E-mail

Appointment Contact

Additional Notification Recipients

Enter additional e-mail addresses to receive notifications for this order. Separate multiple e-mail addresses with a semicolon.

Additional Comments or Instructions to Vendor

Next ▶

Enter the payment details. To have the payment link go to the borrower directly, select deferred CC as the payment method.

Payment Information

Fee Notes [No Fee Notes]

Order Fee

Payment Method* ▼

First Name

Last Name

Street Address

City

State (None Selected) ▼

Zip

E-mail

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

You can track the status of your order through this website as well.

How to Request a Loan Change/COC

After selecting the loan from your pipeline, click on the “Request” tab from the menu bar and then “COC”.

Loan Number : 3900201 [Condition Review](#) Closing Center & CD

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	21.503% DTI	0.00 DSCR	MAX30 Program	5.990% Rate	710 Credit Score
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[Status & Agents](#) [Application](#) [Closing Cost](#) [AUS](#) [Loan Info](#) [Disclosures](#) [Rate Lock](#) [E-docs](#) [Conditions](#) **Request**

COC

Complete the online form and then click “Submit Request”. The Loan Change Request will now be in line for the Mega Team to review.

Loan Change Requests

Date	Reason	Explanation	Status
04/21/2025 02:01:16 PM	Changed Circumstance		New

New COC Request

Note Rate Appraisal Occupancy Product/Terms Loan Parameters

Add Rush Fee Loan Program Loan Amount

Additional Appraisal Costs Loan Term Loan Purpose

Add Rental Survey Property Type

Add Complexity Fee

Compensation Fees POA Escrow Sales Price/Concessions

Compensation Amount Sales Concessions

Broker Compensation Type Sales Price

Explanation of Change of Circumstance:

Type	Current	Requested

[Submit Request](#)

How to Request a Closing Disclosure (CD)

After selecting the loan from your pipeline, click on the “Closing Center & CD” button.

Loan Number : 3900201 [Condition Review](#)

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

Closing Center & CD

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	21.503% DTI	0.00 DSCR	MAX30 Program	5.990% Rate	710 Credit Score
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Complete all the Broker Required Actions. Note: after you have uploaded your required documents to the PTCB condition, notify your Account Manager to review and clear. The Progress Milestone cannot be completed until the Account Manager clears the condition.

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.

Loan Progress Milestones

CLOSING DISCLOSURE REQUIREMENT	STATUS	DETAIL
All PTCD conditions must be cleared	✗	0 of 1 PTCD conditions cleared
Loan must be in Approval Status	✓	Condition Review
One day wait after disclosure of a Loan Estimate	✓	Date of last disclosed LE is 4/21/2025

Broker Required Actions

CLOSING DISCLOSURE REQUIREMENT	STATUS	DATE COMPLETED	ACTION
Loan must be locked	Not Locked		Lock Loan
All PTCD conditions must be uploaded for review	✓		

Escrow Company [Edit](#)

[Company Name](#)

[Address](#)

[Phone](#)

[Contact Name](#)

[Email](#)

Title Company [Edit](#)

[Company Name](#)
First American Title Company

[Address](#)
18500 Von Karman Avenue, Suite 600
Irvine, CA 92612

[Phone](#)
(949) 885-2400

[Contact Name](#)

[Email](#)

Vesting Information

[Validate](#)

Borrower Relationship Title

* Alice Firsttimer

Manner in which title will be held:

Trust Information

[Add or Change Trust Information](#)

[Validate](#)

Property Held in a trust? No