



MEGA CAPITAL FUNDING

How To Submit a Loan in



MGenius

THE SMART LOAN PORTAL

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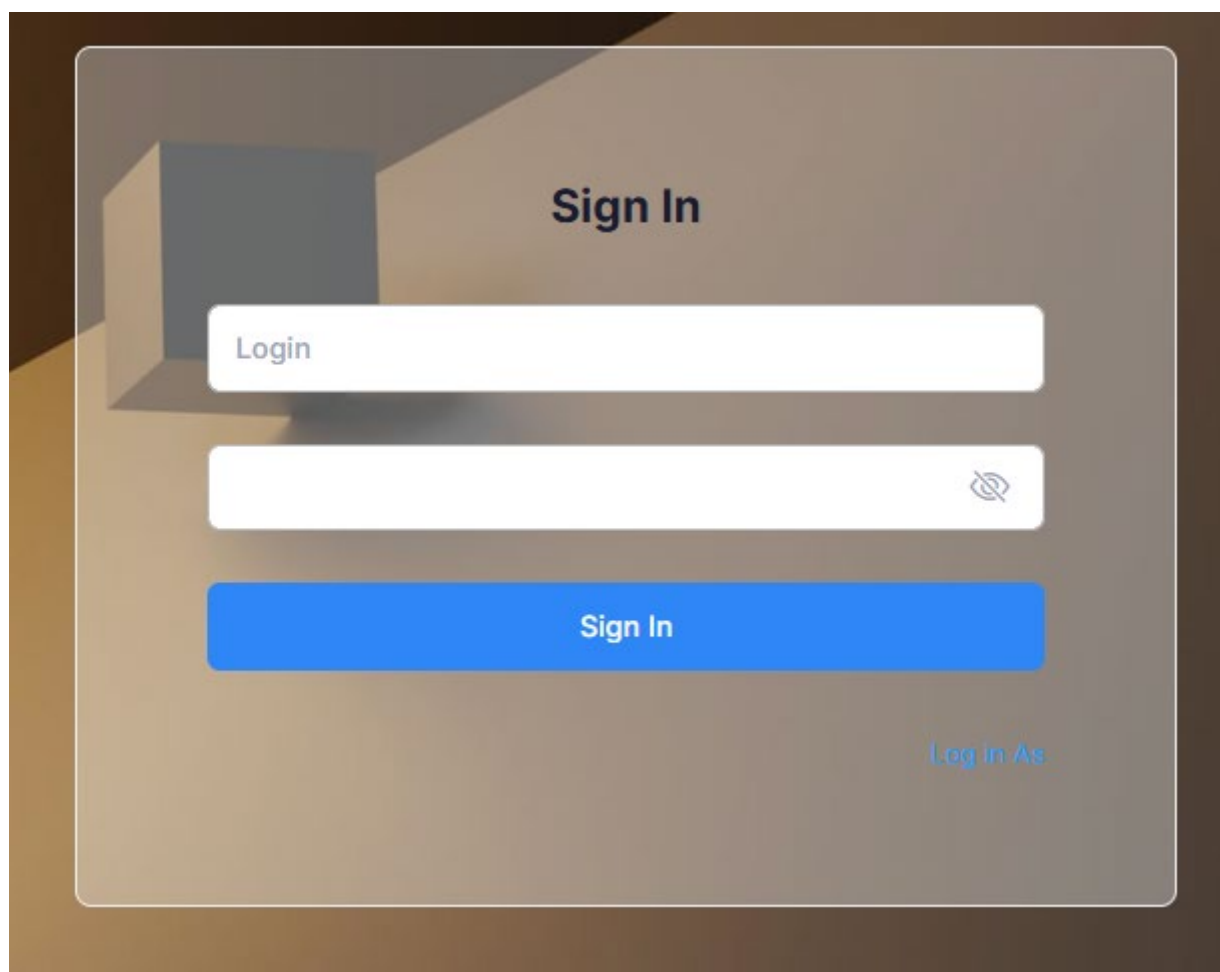
Access/Login to MGenius

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.

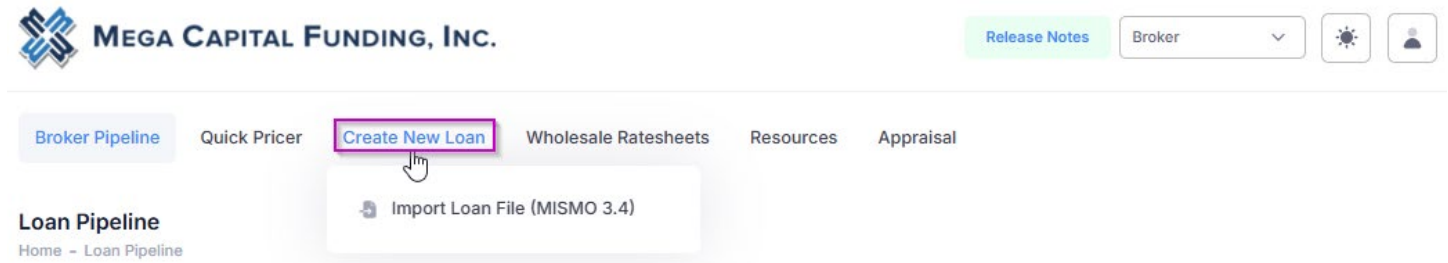
A screenshot of the MGenius Sign In form. The form is titled "Sign In" in bold black text. It features two white input fields: the first is labeled "Login" in gray text, and the second is for the password, with a small eye icon on the right to toggle visibility. Below the fields is a prominent blue button labeled "Sign In" in white text. In the bottom right corner of the form area, there is a link that says "Log in As" in blue text. The background of the form is a light gray with a subtle 3D effect on the left side.

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.

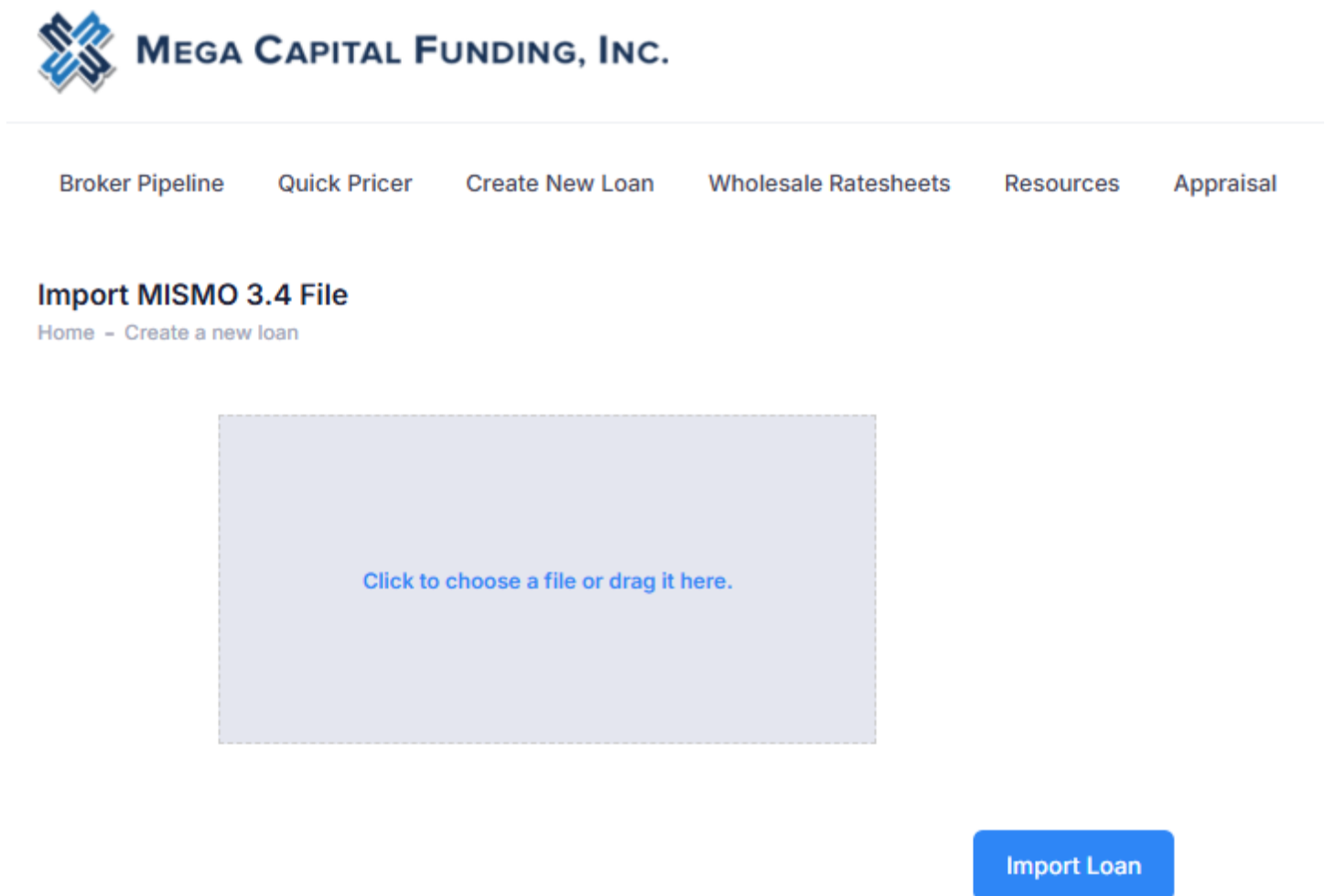
How to Submit a Loan

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.



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

**MEGA CAPITAL FUNDING, INC.**

[Release Notes](#)

[Submission Progress](#) ×

[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

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

Funding
Conditions

Funded

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

✓ 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

Page 5

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	re-assign
Name Devina Shah	Name Devina Shah
Email devina@mcfunding.com	Email devina@mcfunding.com
Phone (866) 823-7777	Phone (866) 823-7777

Agents Assigned Agents in Mega Capital Funding, inc.

Account Manager	Lender Account Executive
Name processor tester1	Name accountExecutive tester1
Email bsm_test_processor_1@besmartee.com	Email bsm_test_ae_1@besmartee.com
Phone (256) 555-4461	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]

Submission Progress

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
-----------------------------	----------------	-----------------	------------------	----------------	--------------	----------------	----------------	---------------------

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

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 | 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 Firstimer

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

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](#)

[AUS Results](#) [Submit to DU](#) [Submit to LPA](#)

Credit Provider * ⓘ

CREDCO (001) ▼

Login ID *

Login Password *

Submit to DU

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.

[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

Borrower 1

Alice Firstimer

Lender Loan Number

900233

DU Version

12.0

Recommendation
Approve/Eligible

Submission Number

1

Submission Date

04/22/2025 01:50AM

First Submission Date

04/22/2025 01:50AM

Casefile Create Date

04/22/2025

Summary of Findings

Day 1 Certainty

Risk / Eligibility

Findings

Verification Messages / Approval Conditions 3

Observations

Underwriting Analysis Report

Mortgage Information

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 & AgentsApplication ▾Pricing/Credit ▾Closing Cost ▾AUSLoan Info ▾DisclosuresRate LockE-docsConditions

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

Please perform document audit before ordering an initial disclosure.

Generate Preview


Borrower Information


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


 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

Generate Preview

Borrower Information

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.

Pricing/Credit ▾

Pricing

Credit Scores

QM ✓

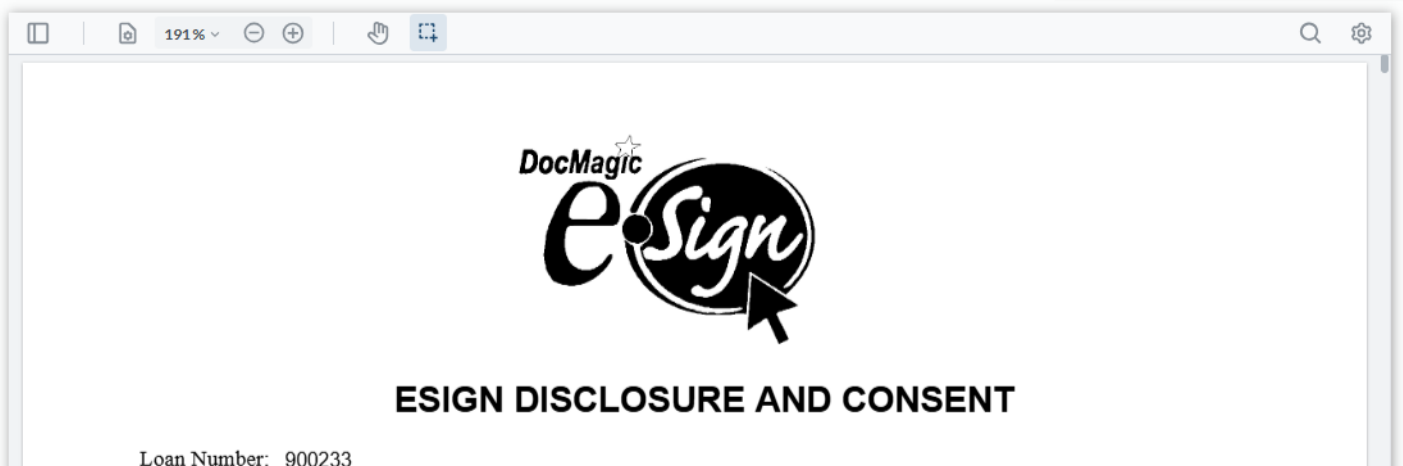
You can now review the disclosures that will be going out to the borrower. If all looks good, you can check mark the box acknowledging you have reviewed and then click on “Order Initial Disclosures and Submit” and your disclosures will be sent to the borrower. By clicking this box, 1003 will be signed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