



MEGA CAPITAL FUNDING, INC.

TBD TO LIVE: LOAN ESTIMATE REQUEST FORM

Date:

Borrower Name:

Loan#:

**** Do not use this form if disclosures were issued to the borrower(s) through MGenius****

A – Origination Charges (select one)

Lender Paid

Borrower Paid: % of loan amount OR \$ flat fee.

B – Services You Cannot Shop For: Appraisal Fee

Credit Report Fee: \$

Processing Fee: \$

VOE Fee: \$

Other Section B Fee: \$:

C - Services You Can Shop For and E - Taxes And Other Government Fees (select one)

I am requesting to have Smart Fees applied.

I am providing my own fee sheet or title/escrow fee sheet quote to be used.

F – Prepays and G - Initial Escrow Payment At Closing

Hazard Insurance Prepays Months:

Property Tax Prepaid Months:

COC:

I have submitted a COC with the new address and any changes to the loan terms

Anti Steering:

I have provided anti-steering information to be sent with the initial disclosures (if lender paid)

Settlement Service Provider List (select one):

I opt to use the provider as listed on the Smart Fees

I have provided a separate document with the Settlement Service Provider Information

Disclosures:

I confirm I will follow up with the borrower(s) to have the initial disclosure package eSigned.

LOAN ESTIMATE - PROCESS

1. MCFI will prepare and deliver the LE to the consumer(s) using E-delivery method within 3 days of the date on the Complete TRID Application Date. If no borrower's email was provided and/or if borrower doesn't open MCFI's e-delivery package on day 4 after issued, MCFI will print & mail the package to borrower(s).
2. MCFI will send a copy of the LE & disclosure package to the Broker.
3. No Appraisal may be ordered or any other fee besides a credit report fee may be charged until MCFI received the intent to proceed eSigned or wet signed by borrower(s).
4. If the intent to proceed hasn't been signed by borrower by the 11th business of after issuing the LE, a COC & revised LE will be required.