



MEGA CAPITAL FUNDING

Guide to



MGenius

THE SMART LOAN PORTAL

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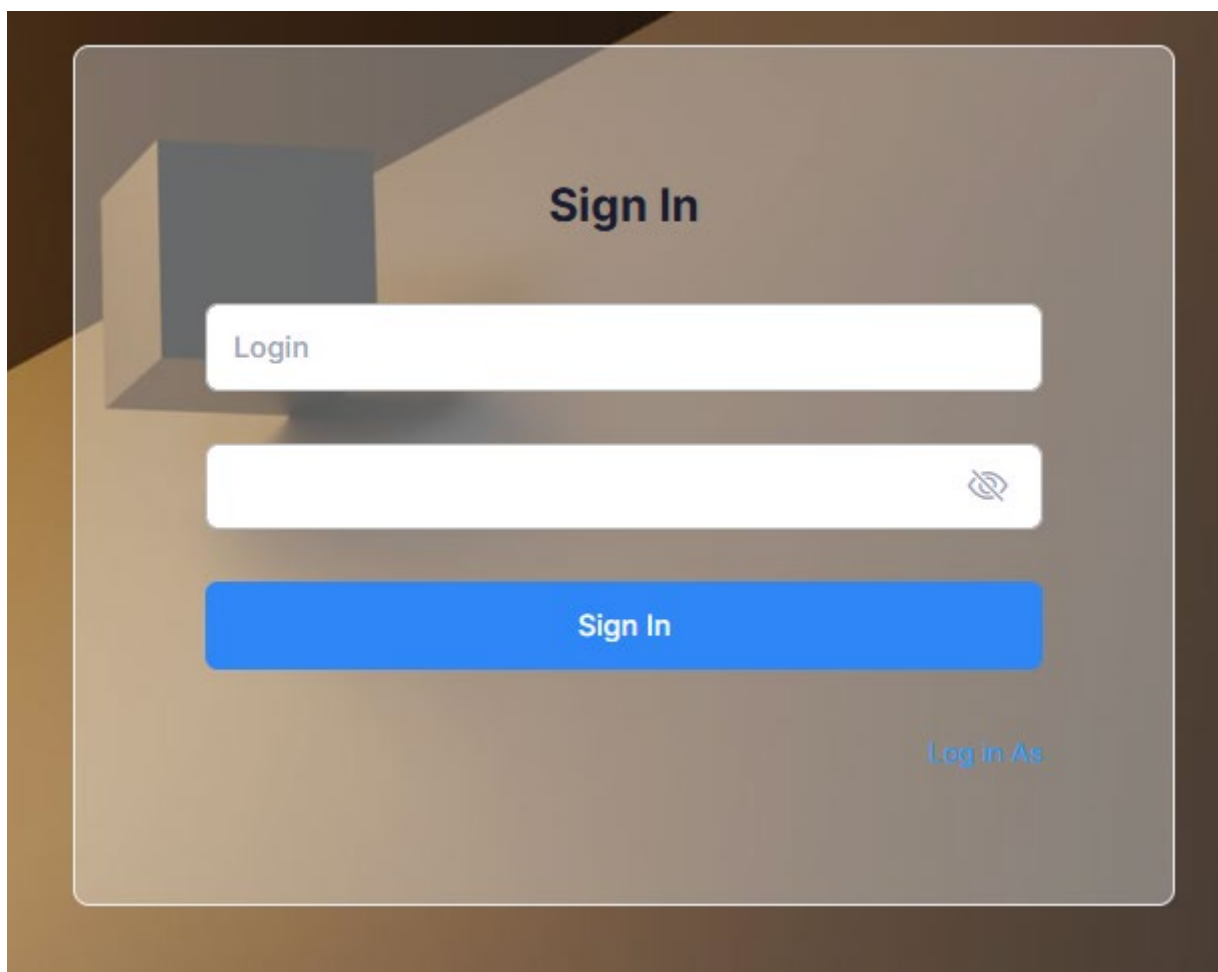
Access/Login to MGenius

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.

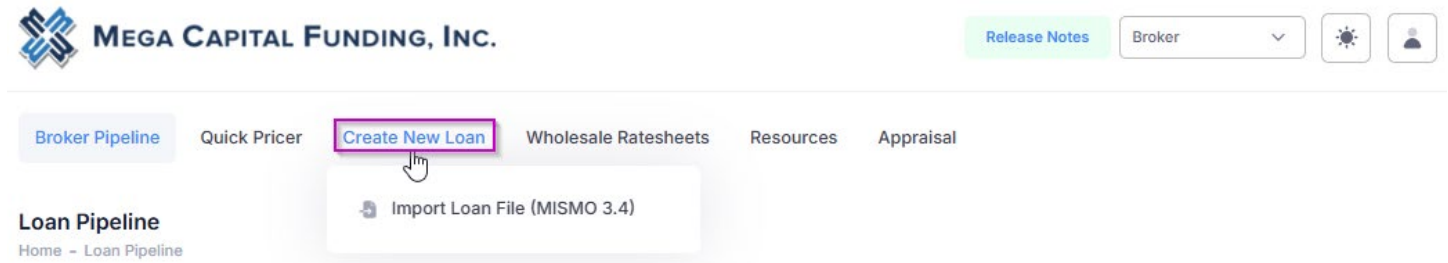
A screenshot of the MGenius Sign In form. The form is set against a dark brown background with a subtle 3D architectural design. It features a light gray rounded rectangle containing the title "Sign In" in bold black text. Below the title are two white input fields: the first is labeled "Login" in gray text, and the second is for the password, accompanied by a small eye icon for toggling visibility. A prominent blue "Sign In" button is positioned below the password field. In the bottom right corner of the form 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.

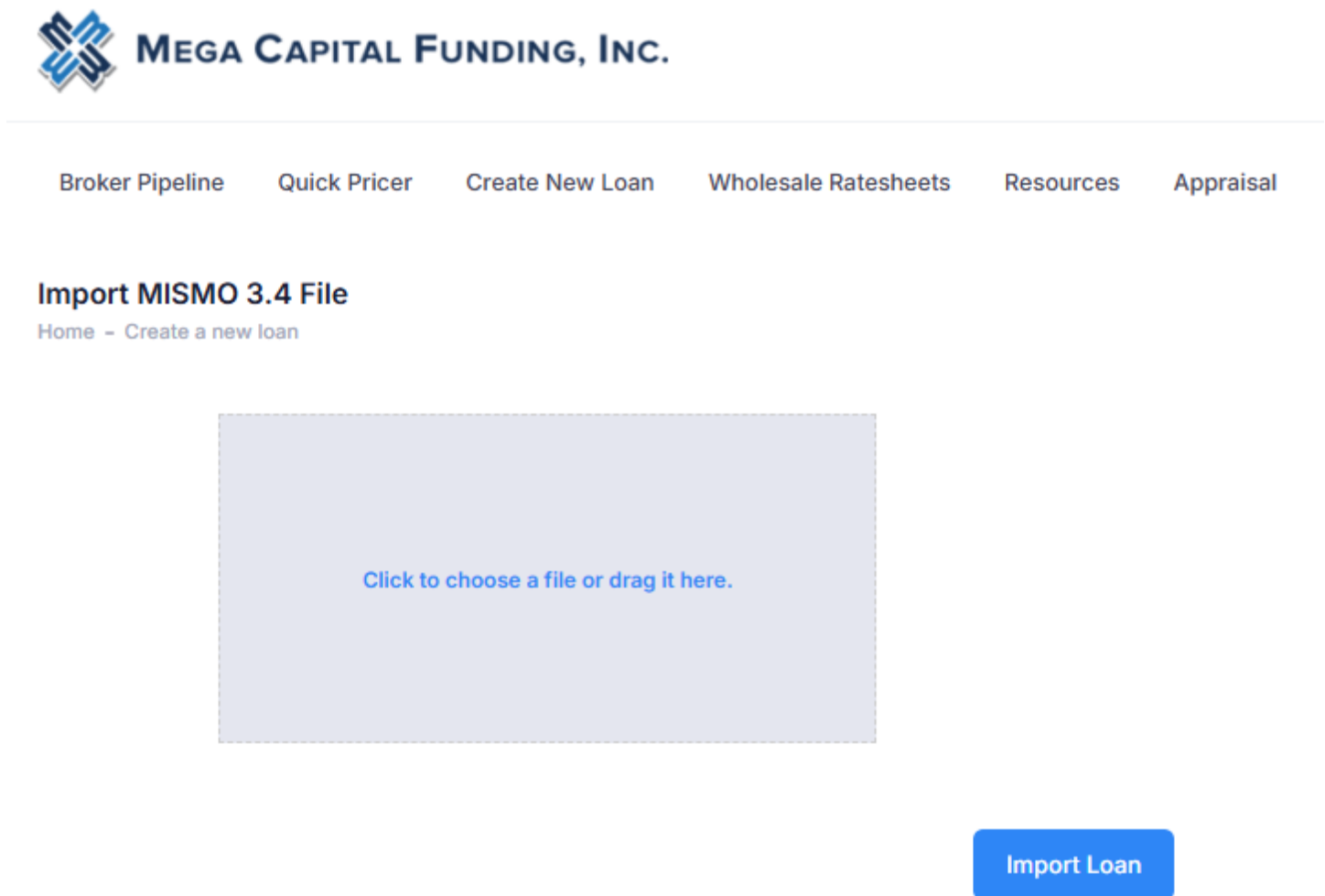
How to Submit a Loan

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.



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

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 | [Sun Icon] | [User Icon]

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

Timeline: 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

Timeline: 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

Application dropdown menu:

- 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 & 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](#)

[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 ☐

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

Smart Fee Acknowledgement: If you choose not to use Smart Fees, you will be asked to confirm this before proceeding. If you already used Smart Fees, this step will not be visible as it's not required.

Applying smart fees is required.

☐

By selecting this checkbox, I acknowledge that applying Smart Fees is not required at this stage and I accept full responsibility any or all cures of undisclosed fees outside of section A.

Anti-Steering Disclosure: If your loan has lender paid compensation, you will now complete the anti-steering information that will show on the anti-steering disclosure when you send out the disclosures. If your loan has borrower paid compensation, this step will not be visible as it's not required.

For tips on how to complete the fields, click here for our: [Anti-Steering Cheat Sheet](#)

Anti-Steering Disclosure

	Loan with the lowest rate with risky features	Loan with the lowest rate without risky features	Loan with the lowest total discount points, origination points, or origination fees
Interest Rate	<input type="text" value="0.000%"/>	<input type="text" value="0.000%"/>	<input type="text" value="0.000%"/>
Total Discount points, Loan Origination Fees or Points	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>

Important Dates: Take note of your important dates and adjust if needed. Note: daily interest that will be generated on the LE is calculated based on the estimated closing date entered here.

Important Loan Dates				Save Dates
Application Date	Registration Date	Intent to Proceed	Estimated Closing	
<input type="text" value="6/11/2025"/>	<input type="text" value="6/11/2025"/>	<input type="text"/>	<input type="text" value="7/11/2025"/>	

Order Initial Disclosures: Click on the "Order Initial disclosures" button and you will get a popup disclaimer. Carefully review the information in the disclaimer and then 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

Assign Providers: If you did not use Smart Fees, you will have to enter your settlement service provider information. You can select a provider from our database or type in the information. Once done, click on "Continue" to proceed to the next step. **If you are using Smart Fees, this step will not be applicable since we will use the providers from the Smart Fees.**

Assign Providers

Escrow Company

Assign

Company Name

Address

Phone

Contact Name

Email

Title Company *

Assign

Company Name

Address

Phone

Contact Name

Email

Continue










Perform Document Audit: You will now click on "Perform Document Audit" to continue to proceed.

Order Initial Disclosure

<div>Perform Document Audit</div> <p>Please perform document audit before ordering an initial disclosure.</p>	<div>Generate Preview</div> <div>Borrower Information</div> <table><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

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

Pricing/Credit ▾

Pricing

Credit Scores

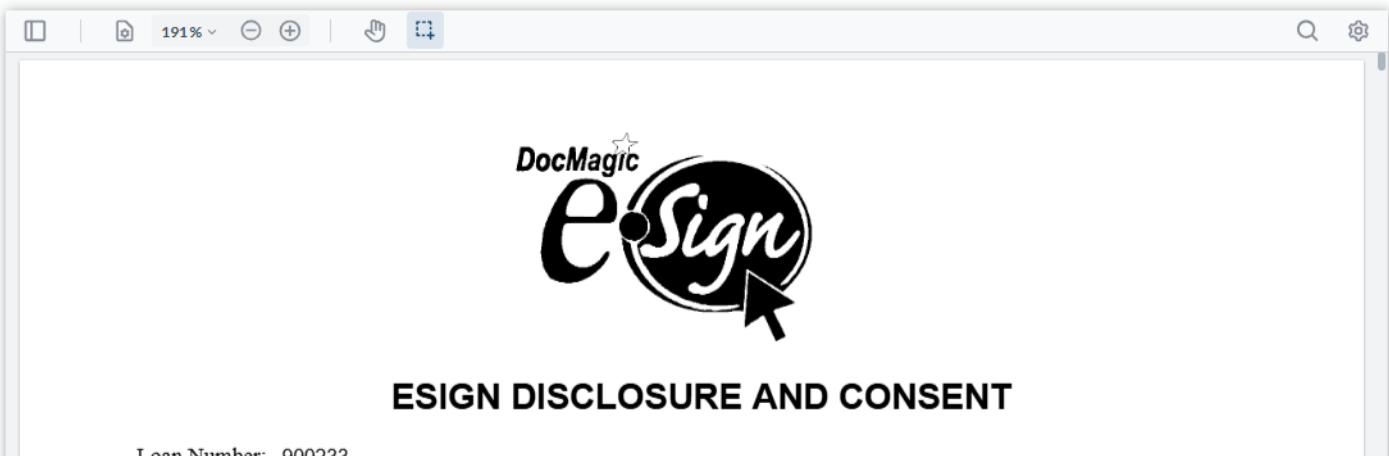
QM ✓

Generate Preview and Review & Order Initial Disclosures: You can now review the disclosures that will be going out to the borrower. If all looks good, 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



DocMagic
eSign

ESIGN DISCLOSURE AND CONSENT

Loan Number: 900233

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

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.

N

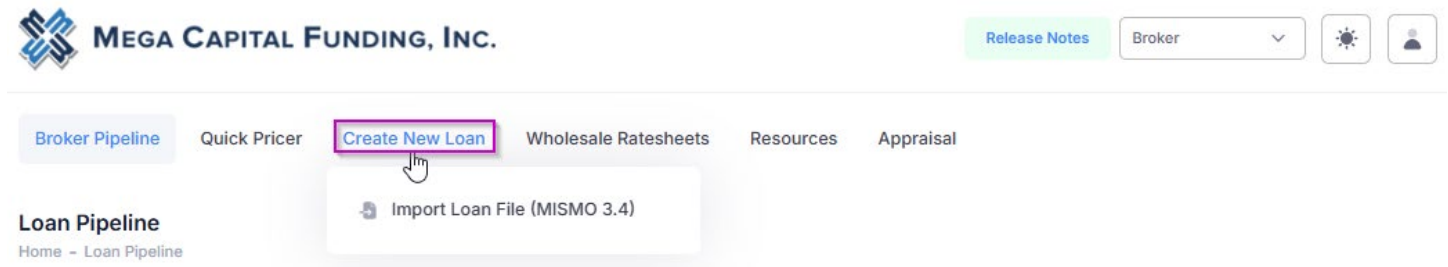
Once done, the “Upload Submission Docs” will disappear and you will be redirected to the eDocs Folder where you can confirm your uploads went through. Your loan status will now change to “Submission Documents Received.”

Please note: if you bypass this step and upload the package through the “Conditions” tab rather than using the “Upload Submission Documents” button, your file status will not move Submission Documents Received to be in line for our Submit Team to review. Be sure to only upload the submission package using the “Upload Submission Documents” button to avoid any delays in your file being processed.

Congratulations! 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)”

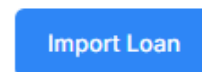
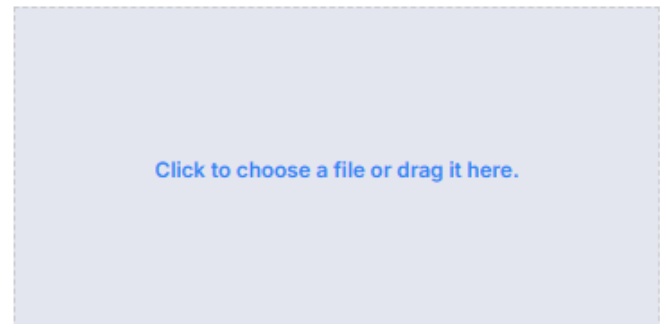


Import MISMO 3.4

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

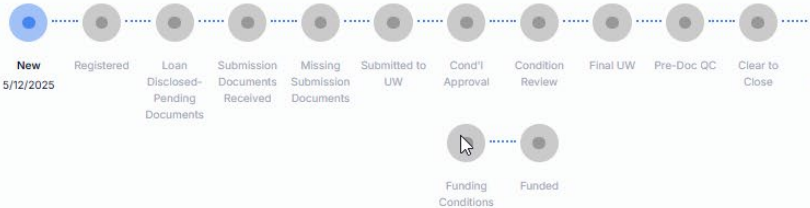
0.00
DSCR

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


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_ae_1@besmartee.com

Phone

(818) 657-2600


Account Manager
Name

processor tester1

Email

bsm_test_processor_1@besmartee.com

Phone

(256) 555-4461

- ☒ 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

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 [Dropdown] [Icons]

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 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 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

Application dropdown menu:

- 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. 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

X

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](#)

[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

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.

[Status & Agents](#) [Application ▾](#) [Pricing/Credit ▾](#) [Closing Costs ▾](#) [AUS](#) [Loan Info ▾](#) [Disclosures](#) [Rate Lock](#) [E-docs](#) [Conditions](#)

Submit Loan

Submit Loan

If you need to submit TBD loans without the initial disclosures, please use above button to submit.



The Loan has been submitted successfully.

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

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. Your loan status will now change to “Submission Documents Received.”

Please note: if you bypass this step and upload the package through the “Conditions” tab rather than using the “Upload Submission Documents” button, your file status will not move Submission Documents Received to be in line for our Submit Team to review. Be sure to only upload the submission package using the “Upload Submission Documents” button to avoid any delays in your file being processed. 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:

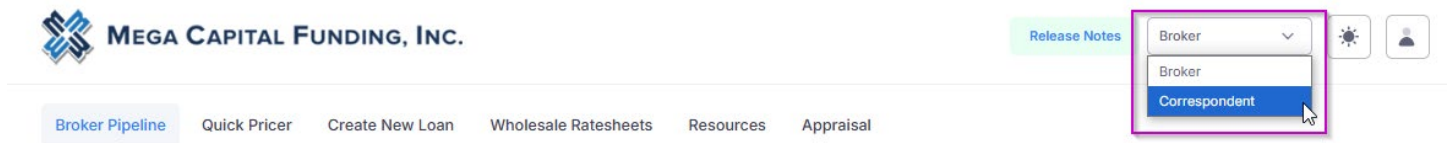
- [TBD to Live LE Request Form](#)
- COC completed on MGenius with the new address and any changes to the loan terms
- Purchase Contract
- Fee sheet (or we can use smart fees if directed on the TBD to Live LE Request Form)
- [Anti Steering Information \(if LPC\)](#)
- [Settlement Service Provider Information](#)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

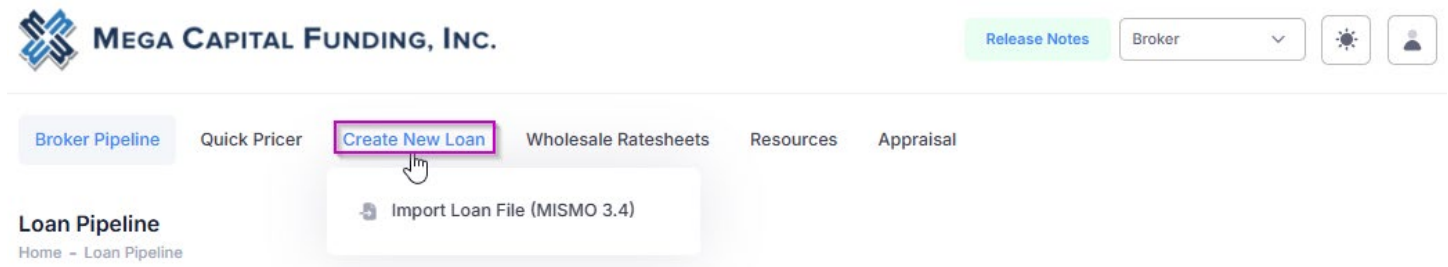
After the loan is disclosed, it will go back in line for underwriting to review with the new property information.

How to Submit a Non Del Loan

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

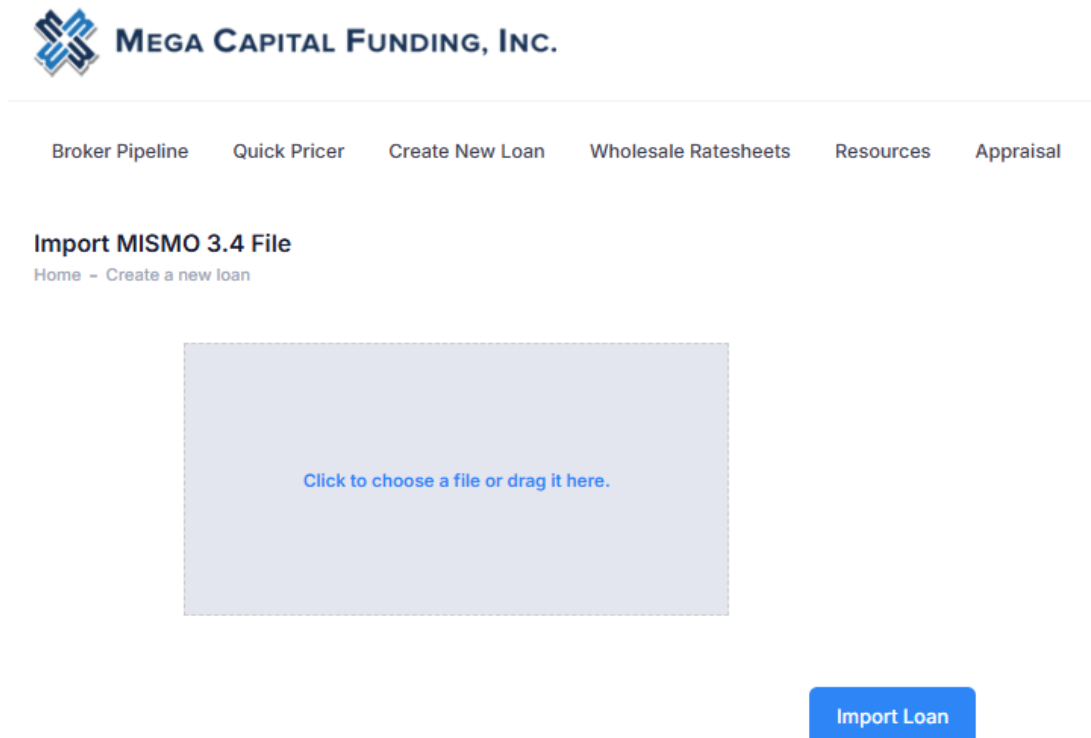


From the Home Page, select “Create Loan” from the top menu, and then select “Import Loan File (MISMO 3.4)”



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.



MEGA CAPITAL FUNDING, INC.

[Release Notes](#)

Correspondent



[Broker Pipeline](#)

[Quick Pricer](#)

[Create New Loan](#)

[Resources](#)

[Appraisal](#)

Loan Number : 2902201 New

Alice Firstimer / 1 Dovecreek, 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](#)

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[Conditions](#)

Status New

Status Date: 6/9/2025



Agents Assigned Agents in Solutions Financial Mortgage Company

Loan Officer

[re-assign](#)

Name

Devina Shah

Email

devina1212@hotmail.com

Phone

(925) 323-8142

Loan Processor

[re-assign](#)

Name

Devina Shah

Email

devina1212@hotmail.com

Phone

(925) 323-8142

NDC's Lock Desk

[re-assign](#)

Name

Jason Painter

Email

jpainter@mcfunding.com

Phone

(630) 301-9523

Agents Assigned Agents in Mega Capital Funding, inc.



Lender Account Executive

Name

Kevin Moreen

Email

kevin@mcfunding.com

Phone

(714) 625-7222



Account Manager

Name

Devina Shah

Email

devina@mcfunding.com

Phone

(949) 749-4154

Loan Progress



Status and Agents

Review the agents assigned to the loan file and confirm they are correct. A Lock Desk Contact for your company is required to proceed. To pick or change the Loan Officer, Loan Processor, or NDC's Lock Desk 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

Loan Officer re-assign Name Devina Shah Email devina1212@hotmail.com Phone (925) 323-8142	Loan Processor re-assign Name Devina Shah Email devina1212@hotmail.com Phone (925) 323-8142	NDC's Lock Desk re-assign Name Jason Painter Email Jpainter@mcfunding.com Phone (630) 301-9523
---	---	--

Agents Assigned Agents in Mega Capital Funding, inc.

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

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

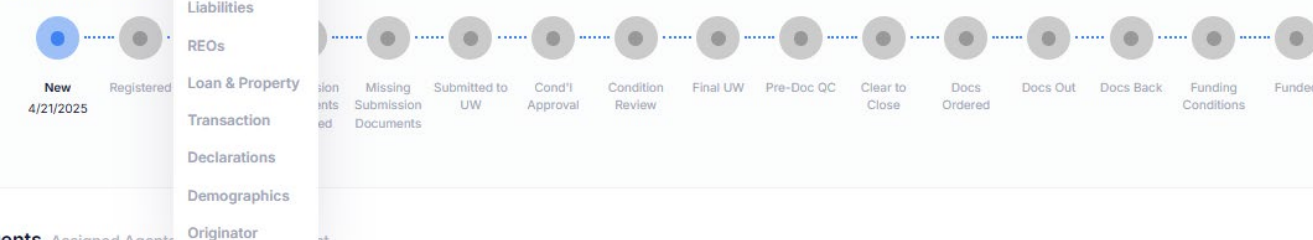
Rate Lock

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 issue your initial disclosures, you will need to make sure to complete this section with your Originator Information so it shows your company as the lender on all the disclosures.

In the “Lender Drop Down” make sure your company name is selected. If you do not see your company name in the drop down, contact your Account Manager to help get this added before proceeding.

Lender

Lender

Mega Capital Funding, Inc. ▼

i If you need to specify the lender other than Mega Capital Funding and don't see name of the lender in the list, please contact your Account Manager.

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 *

Loan Origination Company's Name *

Loan Origination Company NMLS ID *

Company's License Number

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.”

[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 * ⓘ

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 Amount, Lender Fee Waiver, etc.)

Property Use *

Primary Residence

Property Type *

SFR

Structure Type *

Detached

Doc Type *

Full Document

Loan Originator is Paid By *

Borrower Paid

0.000%

of loan amount +

\$0.00

Lender Fee Buyout Requested? *

No

Area Median Income

\$0.00

Number of Financed Properties * ?

1

Sales Price *

\$650,000.00

Appraised Value

\$0.00

Down Payment *

38.462%

\$250,000.00

1st Lien

61.539%

\$400,000.00

Rate Lock Period *

30

Impound Type *

Tax and insurance escrow

Has Property Inspection Waiver

Expected AUS Response *

DU

Conv Loan PMI Type *

No MI

Financed PMI, MIP, Funding Fee

Override Auto-Calculated UFMIP/FF?

FHA UFMIP

1.750%

VA Funding Fee

0.000%

USDA Guarantee Fee

1.000%

Total Properties Owned

0.00

Total Businesses Owned

0.00

Prepayment Penalty

No

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”

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

Product

☒ Conventional
 ☐ FHA
 ☐ VA
 ☐ USDA
 ☐ Home Possible
 ☐ HomeReady

Payment

☒ P&I
 ☒ 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 (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: The origination charges based on the registered/locked pricing will not reflect automatically. All fees in this section are to be set by you based on your own pricing. For example, Discount Points will need to be manually added in if you will be charging them here and are not automatically added based on the pricing on the lock.

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%ofLoan Amount)/12+\$0.0000=\$116.67

Prepaid?Prepaid Months0

Escrowed?Reserve Months2Reserve Months Cushion2

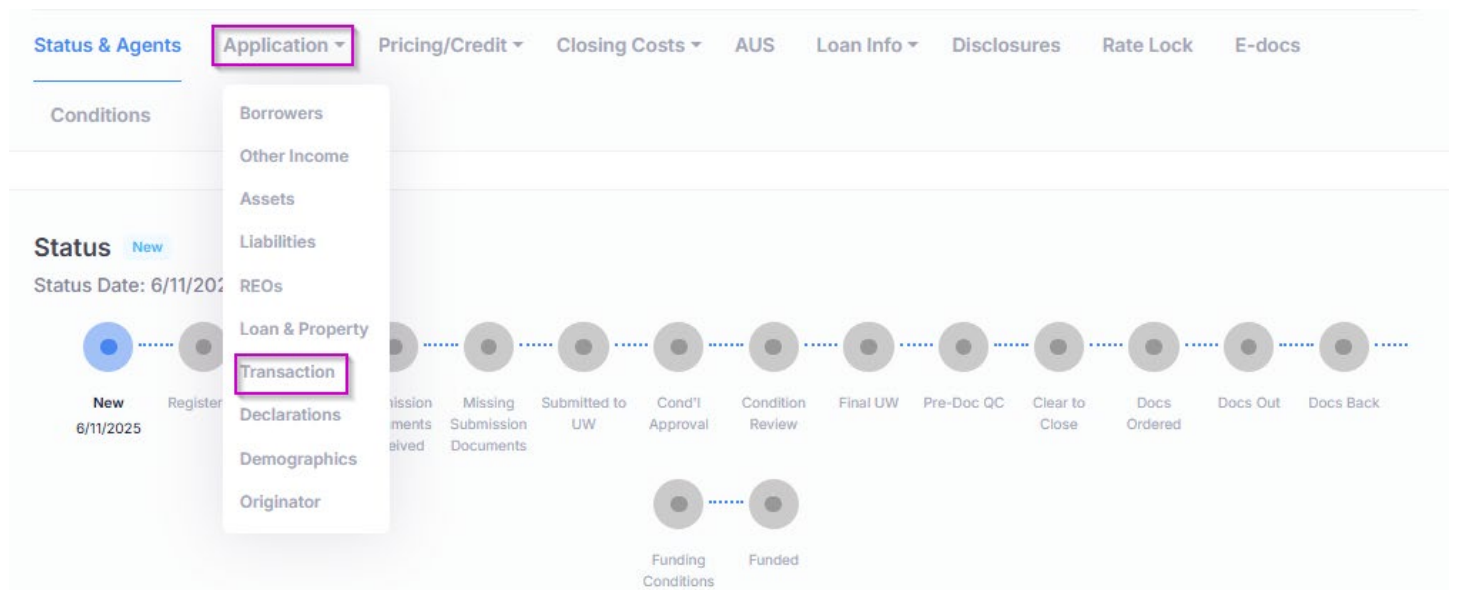
Condo HO-6 Insurance\$0.00/month

Windstorm Insurance\$0.00/month

Flood Insurance\$0.00/month

Property Taxes\$653.38/month


Lender Credits/YSP: this will not be based on the registered/locked pricing since you can set your own lender credit amount. To add a lender credit, you will go back to the “Application” tab and then select “Transaction” in the dropdown menu.



You will then click on the “Add” button in the “Other Credits” section.

Transaction Details

DUE FROM BORROWER(S)

A. Sales Contract Price	\$650,000.00
B. Improvements, Renovations, and Repairs	\$0.00
C. Land (if acquired separately)	\$0.00
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$0.00
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities -- Credit Cards, Other Debts, and Leases that You Owe)	\$0.00
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$7,503.63 
G. Discount Points	\$0.00
H. TOTAL DUE FROM BORROWER(s) (TOTAL of A thru G)	\$657,503.63

TOTAL MORTGAGE LOANS

I. Loan Amount	\$400,000.00
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)	\$400,000.00
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount	\$0.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$0.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$400,000.00

TOTAL CREDITS

L. Seller Credits	\$2,000.00 
M. Other Credits	\$0.00
	
N. TOTAL CREDITS (Total of L and M)	\$2,000.00

When the pop-up window opens, take the following steps:

- Change the Adjustment Type to "other"
- Type in "Lender Credit" in the "Description" field
- In the "From" dropdown, select "Lender" and in the "To" dropdown, select "Borrower"
- Enter the amount of the lender credit/YSP in "Amount"
- Click on Submit once complete

M. Other Credits



Adjustment Type	
Other	
Description	
Lender Credit	
From	To
Lender	Borrower
Amount	
\$0.00	

Discard

Submit

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

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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

Observations

Underwriting Analysis Report

Mortgage Information

Submission Progress: Generate Initial Disclosure Preview and Submit Initial Disclosure & Send for E-Signing (if using MGenius to Disclose) or Submit Loan if Not 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

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, continue to proceed with the process.

Smart Fee Acknowledgement: If you choose not to use Smart Fees, you will be asked to confirm this before proceeding. If you already used Smart Fees, this step will not be visible as it’s not required.

Applying smart fees is required.

☐ By selecting this checkbox, I acknowledge that applying Smart Fees is not required at this stage and I accept full responsibility any or all cures of undisclosed fees outside of section A.

Important Dates: Take note of your important dates and adjust if needed. Note: daily interest that will be generated on the LE is calculated based on the estimated closing date entered here.

Important Loan Dates				Save Dates
Application Date	Registration Date	Intent to Proceed	Estimated Closing	
<input type="text" value="6/11/2025"/>	<input type="text" value="6/11/2025"/>	<input type="text"/>	<input type="text" value="7/11/2025"/>	

Order Initial Disclosures: Click on the “Order Initial disclosures” button and you will get a popup disclaimer. Carefully review the information in the disclaimer and then 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
----------	--------

Assign Providers: If you did not use Smart Fees, you will have to enter your settlement service provider information. You can select a provider from our database or type in the information. Once done, click on “Continue” to proceed to the next step. **If you are using Smart Fees, this step will not be applicable since we will use the providers from the Smart Fees.**

Assign Providers

Escrow Company Company Name Address Phone Contact Name Email Assign	Title Company * Company Name Address Phone Contact Name Email Assign
--	---

[Continue](#)

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


Order Initial Disclosure


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


 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

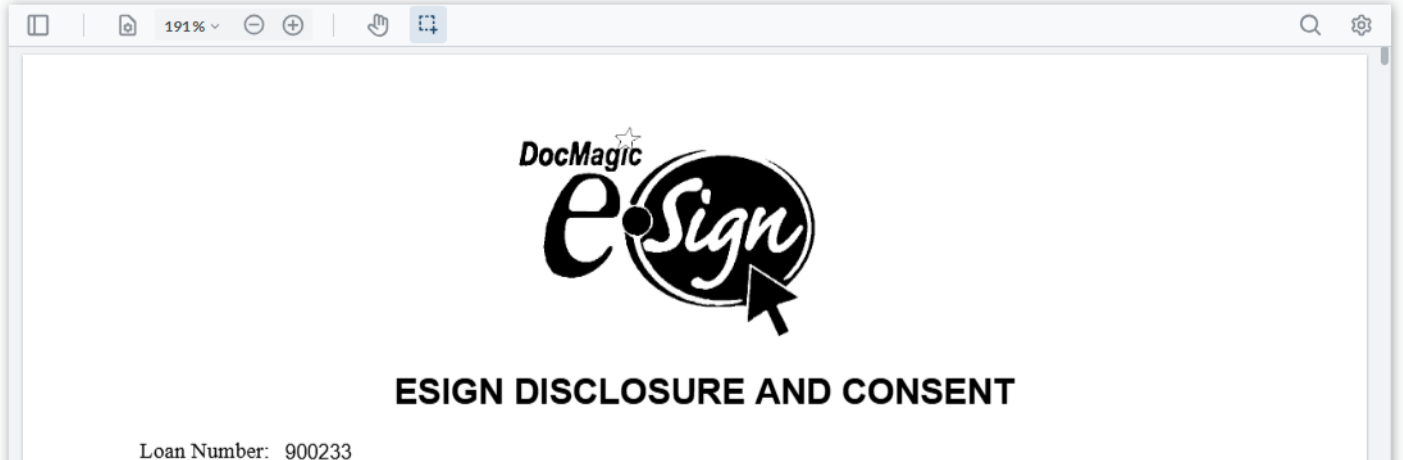
NAME	EMAIL
Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com

Generate Preview and Review & Order Initial Disclosures: You can now review the disclosures that will be going out to the borrower. If all looks good, 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.**



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

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)

▶ X

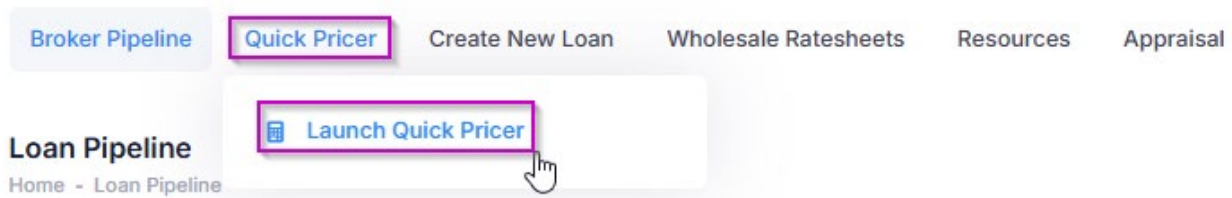
Max file size is 20MB and max number of files is 5.

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. Your loan status will now change to “Submission Documents Received.”

Please note: if you bypass this step and upload the package through the “Conditions” tab rather than using the “Upload Submission Documents” button, your file status will not move Submission Documents Received to be in line for our Submit Team to review. Be sure to only upload the submission package using the “Upload Submission Documents” button to avoid any delays in your file being processed. 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> <p>90017</p> <p>Occupancy *</p> <p>Primary Residence</p> <p>Property Type *</p> <p>SFR</p> <p>Structure Type *</p> <p>Detached</p> <p>Area Median Income *</p> <p>\$0.00</p> <p>FICO *</p> <p>760</p> <p>Loan Originator is Paid By *</p> <p>Lender Paid</p> <p>Lender Fee Buyout Requested? *</p> <p>No</p> <p>Number of Financed Properties * ?</p> <p>1</p>	<p>Loan Purpose *</p> <p>Purchase</p> <p><input type="checkbox"/> First Time Home Buyer?</p> <p>Impound Type *</p> <p>Tax and insurance escrow</p> <p><input type="checkbox"/> Has Property Inspection Waiver</p> <p>Doc Type *</p> <p>Full Document</p> <p>Appraised Value</p> <p>\$0.00</p> <p>Sales Price *</p> <p>\$500,000.00</p> <p>Down Payment *</p> <p>20.000% \$100,000.00</p> <p>1st Lien *</p> <p>80.000% \$400,000.00</p> <p>2nd Financing? *</p> <p>No</p> <p>Rate Lock Period *</p> <p>45</p>	<p>Expected AUS Response *</p> <p>DJ Approve/Eligible</p> <p>DTI *</p> <p>35</p> <p>Total Monthly Income *</p> <p>\$500,000.00</p> <p>Total Liquid Assets *</p> <p>\$1,000,000.00</p> <p>Conv Loan PMI Type *</p> <p>No MI</p> <p><input type="checkbox"/> Financed PMI, MIP, Funding Fee</p> <p>Self-Employed *</p> <p>No</p> <p>Total Properties Owned *</p> <p>0</p> <p>Total Businesses Owned *</p> <p>0</p> <p>Prepayment Penalty</p> <p>No</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 with columns for 'Available', 'Rate', 'Point', and 'Description'. The first row has a rate of 5.875 (highlighted in blue) and a point of 2.970. An 'Adjustments' modal is open, displaying the following details:

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

The modal also includes a 'Close' button.

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, prompting the user to enter a description. The modal includes a 'Description' input field, a 'Discard' button, and a 'Submit' button. The background interface shows various input fields for loan details, including Zip Code, Loan Purpose, Expected AUS Response, DTI, Property Type, Structure Type, Area Median Income, FICO, Loan Originator is Paid By, Lender Fee Buyout Requested?, Number of Financed Properties, Down Payment, 1st Lien, 2nd Financing?, Rate Lock Period, Total Properties Owned, Total Businesses Owned, Prepayment Penalty, and Include Buydown. The 'Save Scenario' button is highlighted in the bottom right corner.

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 *

Devina Shah

Processor *

Devina Shah

Subject Property Address *

City:

State:

Zip Code:

Los Angeles

CA

90017

Discard

Submit

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



The Loan has been locked successfully.

Ok

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

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 reuesting 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”

Loan Number : 3900201 Cond'l Approval

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

Status & Agents

Application ▾

Closing Cost ▾

AUS

Loan Info ▾

Disclosures

Rate Lock

E-docs

Conditions

Request ▾

Conditions

Upload Submission Documents

Active Conditions (8) Resolve/Closed Conditions (0)

CREDIT (1)

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	<div>Upload</div>	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.

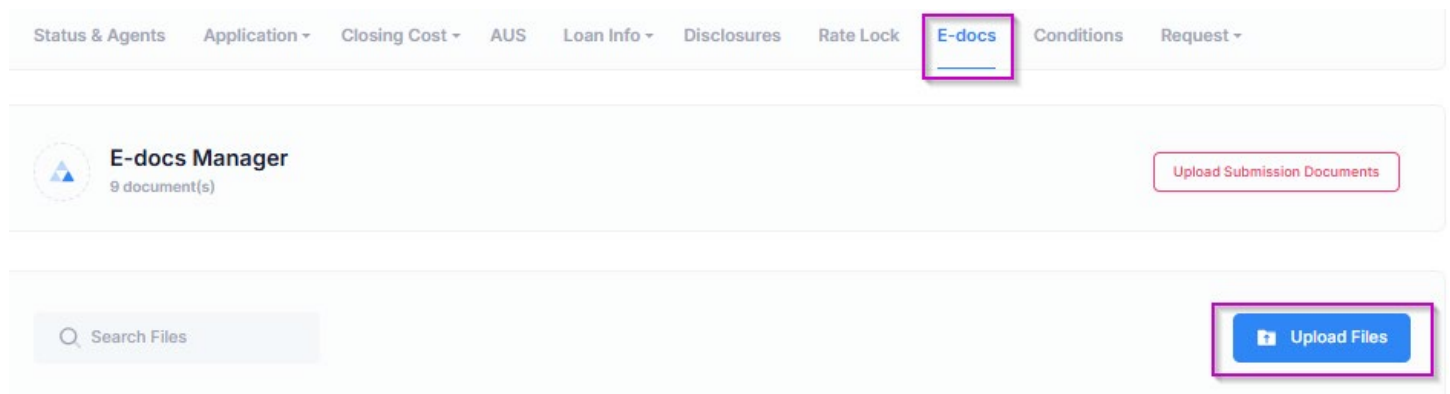
PTCD (1)

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

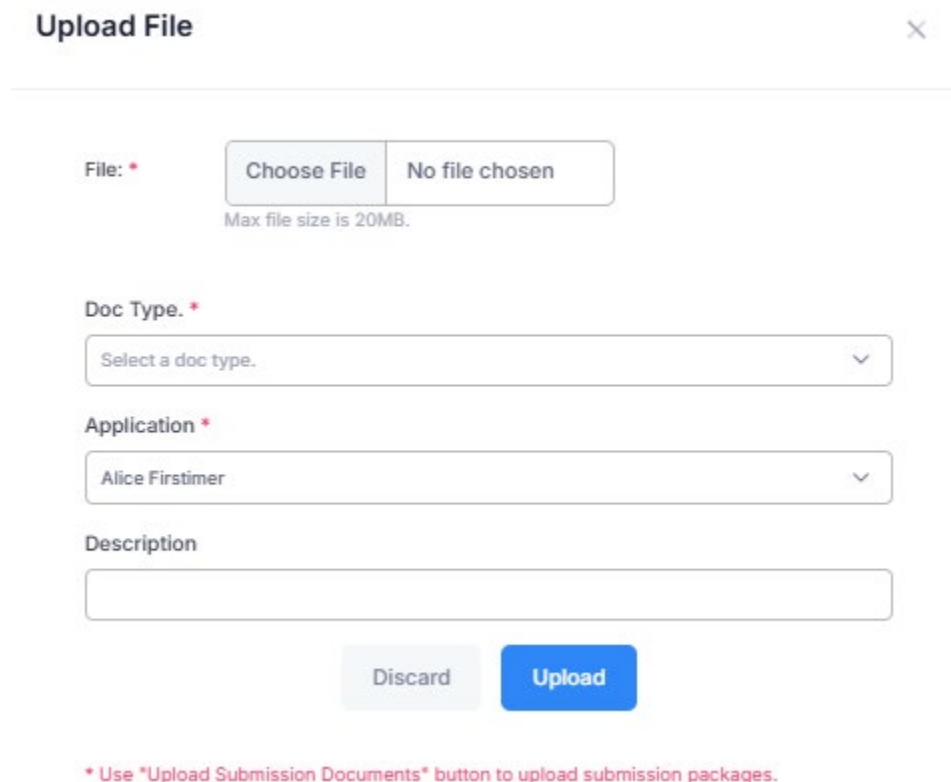
Note: there is no need to press any button to notify Mega that documents were uploaded. The Mega Team will be notified that there are new documents uploaded to review. They will then review the uploads and check them in to send to the underwriter for conditions review. Once the Mega Team completes these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



And then attach the documents you want to upload here.



Upload File ×

File: * Choose File No file chosen
Max file size is 20MB.

Doc Type: *
Select a doc type. ▼

Application *
Alice Firstimer ▼

Description

Discard Upload

* 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](#)

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

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

To access documents after a loan has closed, you will click on the “Funded Pipeline” from the main page to access the loan.



Broker Pipeline

Quick Pricer

Create New Loan

Wholesale Ratesheets

Resources

Appraisal



Loans



Funded Pipeline

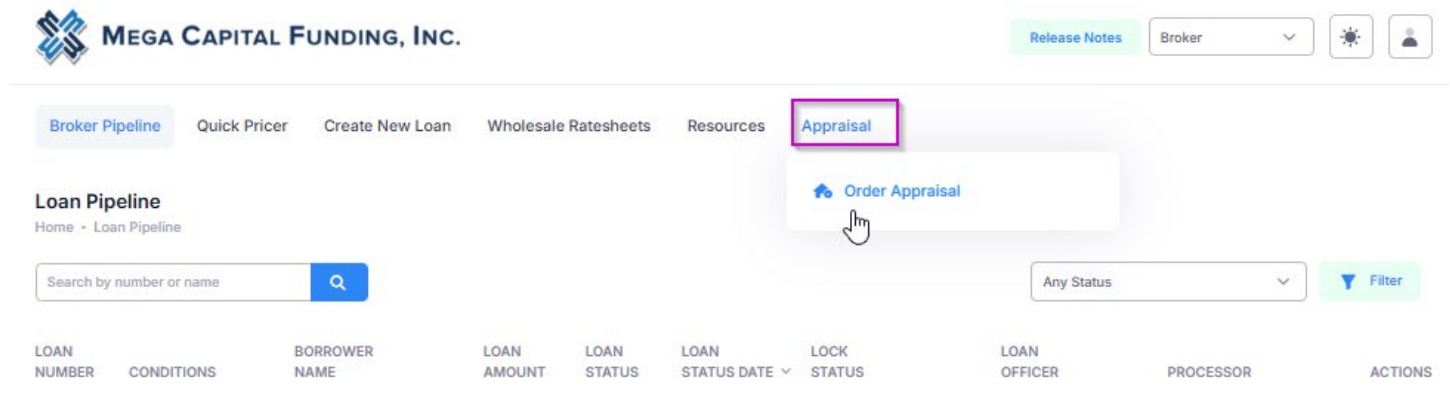
Search by number or name



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”

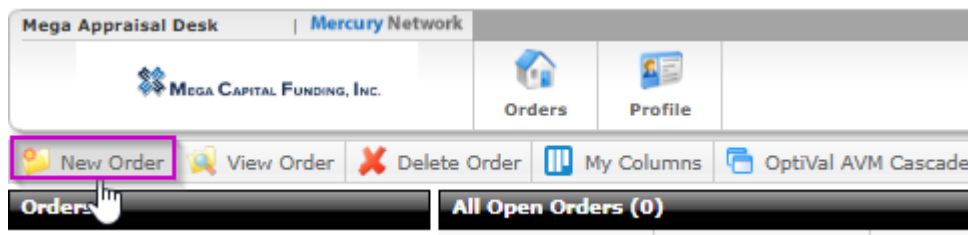


You will enter your username and password with Mercury Network.

The image shows a 'Sign In' form for Mercury Network. The form has a title 'Sign In' and a description: 'Enter your username and password to place orders with us, check the status of your orders, and download reports directly from your account.' Below this, there are two input fields: 'Username:' with the value 'megaappraisalteam' and 'Password:' with a masked password '*****'. There is a checkbox labeled 'Remember me' and a blue 'SIGN IN' button. Below the button, there is a link 'Forgot Username or Password?'. The form is set against a light gray background.

[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 Type* Loan #*

Loan Purpose* Sales Price

Account Exec.* Estimated Value

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	<input type="text" value="0"/>
Payment Method*	Deferred CC ▼
First Name	<input type="text"/>
Last Name	<input type="text"/>
Street Address	<input type="text"/>
	<input type="text"/>
City	<input type="text"/>
State	(None Selected) ▼
Zip	<input type="text"/>
E-mail	<input type="text"/>

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

- ☐ Add Rush Fee
- ☐ Additional Appraisal Costs
- ☐ Add Rental Survey
- ☐ Add Complexity Fee

☐ Occupancy

☐ Product/Terms

- ☐ Loan Program
- ☐ Loan Term

☐ Loan Parameters

- ☐ Loan Amount
- ☐ Loan Purpose
- ☐ Property Type

☐ Compensation

- ☐ Compensation Amount
- ☐ Broker Compensation Type

☐ Fees

☐ POA

☐ Escrow

☐ Sales Price/Concessions

- ☐ Sales Concessions
- ☐ 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
-----------------------------	----------------	-----------------	------------------	----------------	--------------	------------------	----------------	---------------------

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 PTCB conditions must be cleared	✗	0 of 1 PTCB 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 PTCB 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 Firstimer

Manner in which title will be held:

Trust Information

[Add or Change Trust Information](#)[Validate](#)

Property Held in a trust? No

How to Check Status on Disclosures and Resend

Click on the “Disclosures” tab.



Scroll down to the bottom of the page to check on the status of the disclosure. As disclosures are sent, the records will be added to the view.

The activity log will show you the history of the disclosures sent.

Loan Estimates

Issued Date	Delivery Method	Received Date	Type
6/11/2025	Email		Initial LE
Borrower	Received Date	Signed Date	
Alice Firstimer			

Resend

Closing Disclosures

No Closing Disclosures currently on file.

Activity Log

- E-Sign package created.**
6/11/2025 7:46:39 PM PDT by System Notification
- Initial Disclosures Created - E-Disclosure Sent**
6/11/2025 7:46:32 PM PDT by M Genius
- Application Received, RESPA 3 Day Disclosure Period Begins**
6/11/2025 6:57:18 PM PDT by System Notification

To resend initial disclosures, click on the “Resend” button.

Loan Estimates

Issued Date	Delivery Method	Received Date	Type
6/11/2025	Email		Initial LE
Borrower	Received Date	Signed Date	
Alice Firstimer			

Resend

You will get confirmation that it was resent after pressing it.



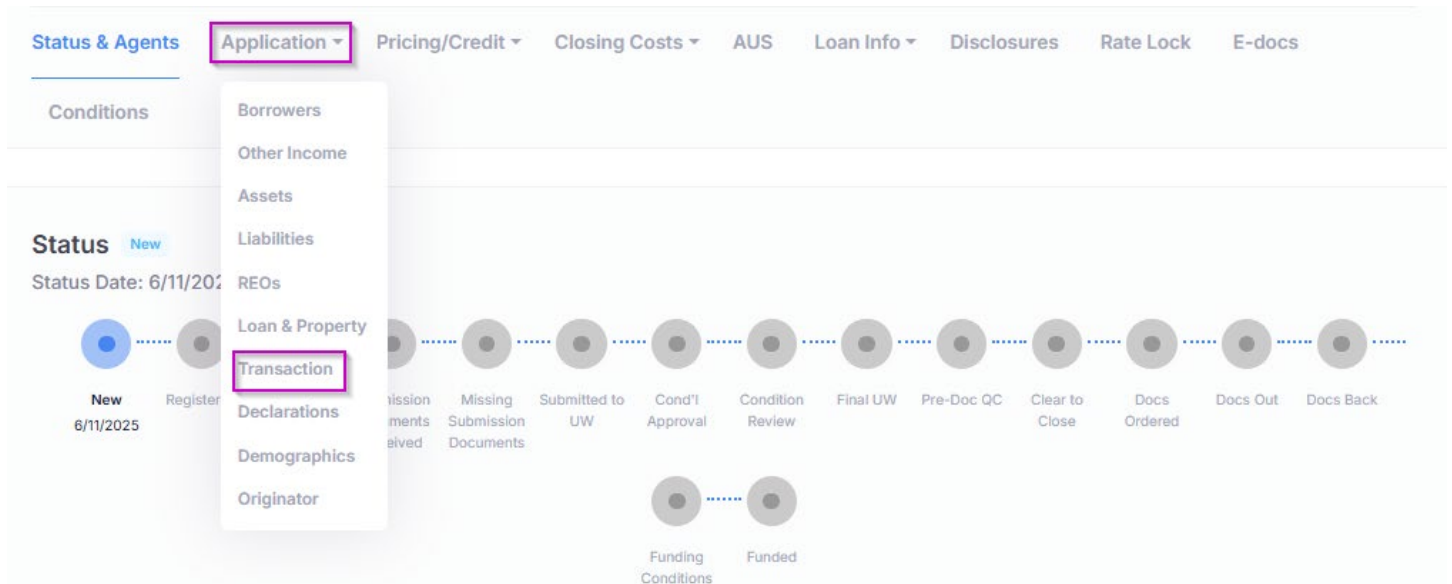
The resend request has been processed
successfully.

Ok



Adding a Seller Credit, Seller Paid Fee, or Other Type of Credit


Go to the “Application” tab and then select “Transaction” in the dropdown menu.



To add the credits, go to L and M of the transaction details.

Transaction Details


DUE FROM BORROWER(S)

A. Sales Contract Price	<input type="text" value="\$650,000.00"/>
B. Improvements, Renovations, and Repairs	<input type="text" value="\$0.00"/>
C. Land (if acquired separately)	<input type="text" value="\$0.00"/>
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	<input type="text" value="\$0.00"/>
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities -- Credit Cards, Other Debts, and Leases that You Owe)	<input type="text" value="\$0.00"/>
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	<input type="text" value="\$7,370.29"/> 
G. Discount Points	<input type="text" value="\$0.00"/>
H. TOTAL DUE FROM BORROWER(s) (TOTAL of A thru G)	<input type="text" value="\$657,370.29"/>

TOTAL MORTGAGE LOANS

I. Loan Amount	<input type="text" value="\$400,000.00"/>
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)	<input type="text" value="\$400,000.00"/>
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount	<input type="text" value="\$0.00"/>
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	<input type="text" value="\$0.00"/>
K. TOTAL MORTGAGE LOANS (Total of I and J)	<input type="text" value="\$400,000.00"/>

TOTAL CREDITS

L. Seller Credits	<input type="text" value="\$2,000.00"/> 
M. Other Credits	<input type="text" value="\$0.00"/>
<input type="button" value="Add"/>	

N. TOTAL CREDITS (Total of L and M)	<input type="text" value="\$2,000.00"/>
-------------------------------------	---

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	<input type="text" value="\$657,370.29"/>
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	<input type="text" value="\$402,000.00"/>
Cash From/To the Borrower (Line H minus Line K and Line N)	<input type="text" value="\$255,370.29"/>

Save

To add a seller credit, enter the dollar amount of the credit in the “L. Seller Credits” box.

To add a different type of credit or to show a credit for a fee being paid for by the seller, click on the “Add” button under “M. Other Credits” section. When the pop-up window opens, take the following steps:

- Change the Adjustment Type to “Other”
- Type in the type of credit being added in the “Description” field
- In the “From” dropdown, select who will be providing the credit and in the “To” dropdown, select “Borrower”

- Enter the amount of the credit
- Click on Submit once complete

M. Other Credits



Adjustment Type

Other



Description

Credit Type

From

Seller



To

Borrower



Amount

\$0.00



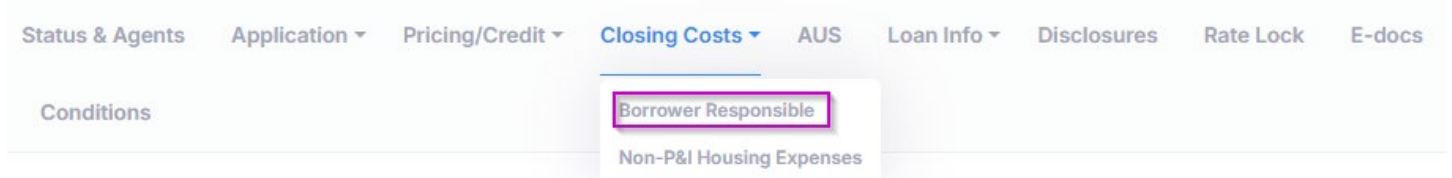
Discard

Submit

Adding a 1-0 or 2-1 Buydown

A buydown fee is not currently automatically added, so you will need to follow these steps to add.

Go to the Closing Costs tab and click on “Borrower Responsible”



The screenshot shows a navigation bar with tabs: Status & Agents, Application, Pricing/Credit, Closing Costs, AUS, Loan Info, Disclosures, Rate Lock, and E-docs. The 'Closing Costs' tab is active, and a dropdown menu is open showing 'Borrower Responsible' (highlighted with a red box) and 'Non-P&I Housing Expenses'.

Go to Section H and click on “Add New to section H”

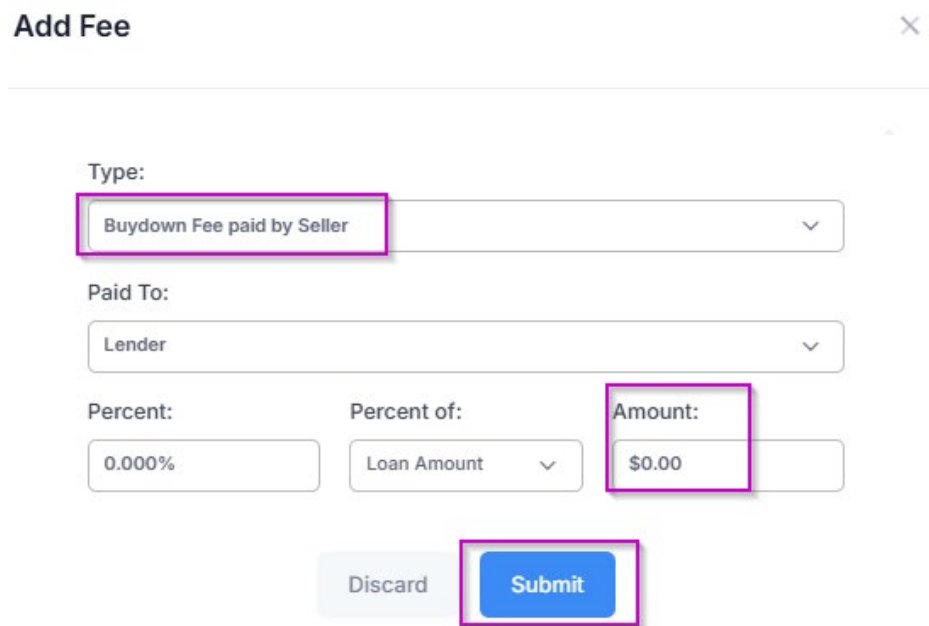


The screenshot shows a section header 'H - Other' and a blue button labeled 'Add new to section H' (highlighted with a red box).

Under “Type” select “Buydown Fee paid by Seller,” add the amount for the buydown, and then click on submit. For resources on how to calculate the fee amount, please click the links below:

❖ [1-0 Buydown Calculator](#)

❖ [2-1 Buydown Calculator](#)



The screenshot shows the 'Add Fee' form. The 'Type' dropdown is set to 'Buydown Fee paid by Seller' (highlighted with a red box). The 'Paid To' dropdown is set to 'Lender'. The 'Percent' field is '0.000%', 'Percent of' is 'Loan Amount', and the 'Amount' field is '\$0.00' (highlighted with a red box). At the bottom, there are 'Discard' and 'Submit' buttons, with 'Submit' highlighted by a red box.

Now you have to add a seller credit to offset the buydown fee. Go to the “Application” tab and then select “Transaction” in the dropdown menu.

Status & AgentsApplicationPricing/CreditClosing CostsAUSLoan InfoDisclosuresRate LockE-docs

Conditions

StatusNewStatus Date: 6/11/2025

Transaction

Loan & Property

Declarations

Demographics

Originator

New 6/11/2025

Register

Missing 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

Transaction Details

DUE FROM BORROWER(S)

A. Sales Contract Price

\$650,000.00

B. Improvements, Renovations, and Repairs

\$0.00

C. Land (if acquired separately)

\$0.00

D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)

\$0.00

E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities -- Credit Cards, Other Debts, and Leases that You Owe)

\$0.00

F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)

\$7,503.63

G. Discount Points

\$0.00

H. TOTAL DUE FROM BORROWER(s) (TOTAL of A thru G)

\$657,503.63

TOTAL MORTGAGE LOANS

I. Loan Amount

\$400,000.00

Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)

\$400,000.00

Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount

\$0.00

J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)

\$0.00

K. TOTAL MORTGAGE LOANS (Total of I and J)

\$400,000.00

TOTAL CREDITS

L. Seller Credits

\$2,000.00

M. Other Credits

\$0.00

Add

N. TOTAL CREDITS (Total of L and M)

\$2,000.00

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Click on the “Add” button under “M. Other Credits” section. When the pop-up window opens, take the following steps:

- Change the Adjustment Type to “Other”
- Type “Seller Paid Buydown Fee” in the “Description” field
- In the “From” dropdown, select “Seller” and in the “To” dropdown, select “Borrower”
- Enter the amount of the credit
- Click on Submit once complete

M. Other Credits ×

Adjustment Type

Other

Description

Seller Paid Buydown

From

Seller

To

Borrower

Amount

\$0.00

Discard

Submit