



**MEGA CAPITAL FUNDING**

# Guide to



**MGenius**

THE SMART LOAN PORTAL

# Table of Contents

- (1) [Access/Login to MGenius](#)
- (2) [How to Submit a Loan](#)
  - a. [Import 3.4](#)
  - b. [Add/Change Agents and Review Mega Loan Contacts](#)
  - c. [Beginning the Submission Process/Progress Bar](#)
  - d. [Complete Application](#)
  - e. [Reissue Credit](#)
  - f. [Run Pricing & Register/Lock Loan](#)
  - g. [Run Smart Fees & Review Fees](#)
  - h. [Running AUS](#)
  - i. [Generating and Ordering Initial Disclosures](#)
  - j. [Uploading the Submission Package](#)
- (3) TBD Loans:
  - a. [How to Submit a TBD Loan](#)
  - b. [How to Convert from TBD to a Live Loan](#)
- (4) [How to Submit a Non Del Loan \(Corr1 or Corr2\)](#)
- (5) [Advance Locking](#)
- (6) [How to Price Out or Lock Your Loan \(After Initial Disclosures are Sent\)](#)
- (7) [How to Upload Conditions](#)
- (8) [How to Access File Documents](#)
- (9) [How to Order an Appraisal](#)
- (10) [How to Request a Loan Change/COC](#)
- (11) [How to Request a Closing Disclosure \(CD\)](#)
- (12) [How to Check Status on Disclosures and Resend](#)
- (13) Tips and Tricks:
  - a. [Adding a Seller Credit, Seller Paid Fee, or Other Type of Credit](#)
  - b. [Adding a 1-0 or 2-0 Buydown](#)

# Access/Login to MGenius

THE SMART LOAN PORTAL

Link to web site:

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

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

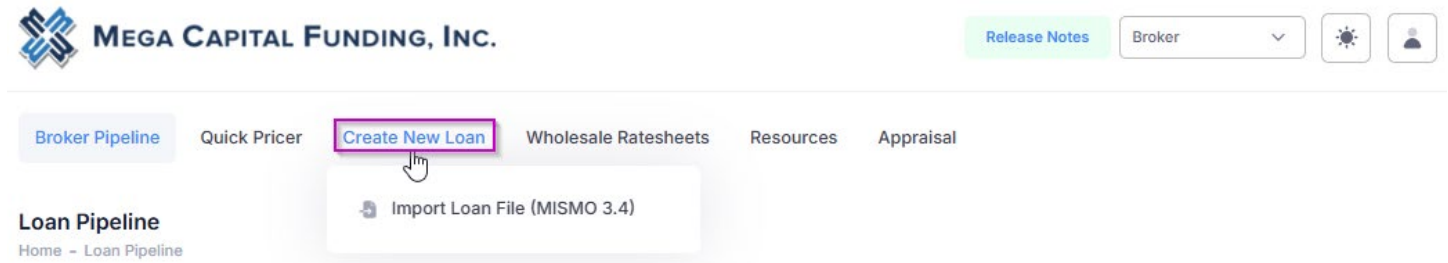
The image shows the MGenius login interface. It features a large, stylized 'M' logo on the left, composed of blue and grey segments with colorful squares (pink, green, yellow, orange, red, blue) to its left. To the right of the logo, the text 'MGenius' is displayed in a large, white, sans-serif font, with 'THE SMART LOAN PORTAL' in a smaller, white, sans-serif font below it. In the center, there is a white rectangular box containing two input fields: the first is labeled 'Login' and the second has a password icon (an eye with a slash). Below these fields is a blue button with the text 'Sign In' in white.

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

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

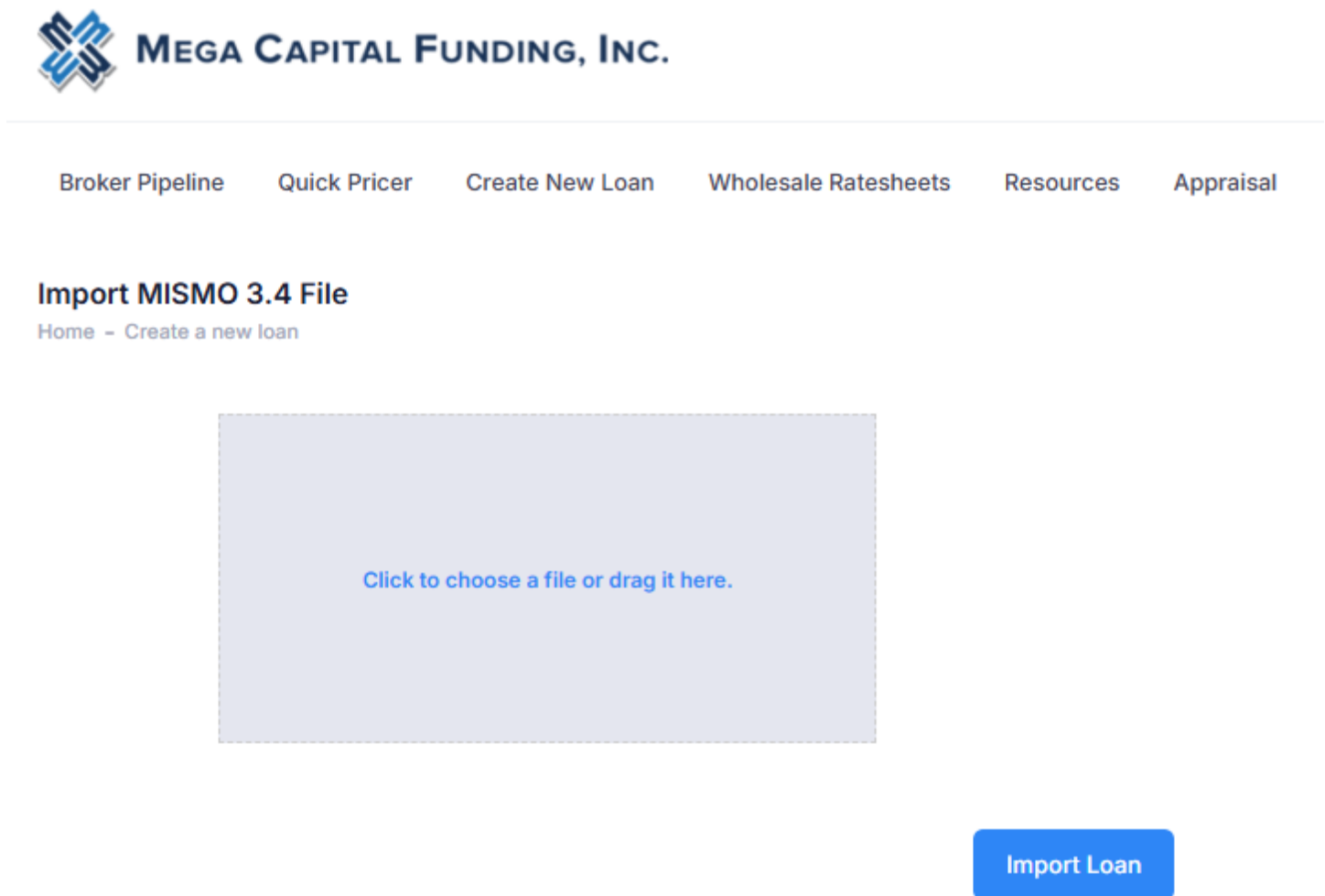
# How to Submit a Loan

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




## Import MISMO 3.4

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



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

**MEGA CAPITAL FUNDING, INC.**

[Release Notes](#)

[Submission Progress](#) ×

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

**Loan Number : 3900237** New

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00  
Loan Amount

61.539%  
LTV

61.539%  
CLTV

61.539%  
HCLTV

17.137%  
DTI

0.00  
DSCR

N/A  
Program

N/A ?  
Credit Score

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

Conditions

**Status** New

Status Date: 4/21/2025

New  
4/21/2025

Registered

Loan Disclosed-  
Pending Documents

Submission Documents  
Received

Missing Submission  
Documents

Submitted to  
UW

Cond'l  
Approval

Condition  
Review

Final UW

Pre-Doc QC

Clear to  
Close

Funding  
Conditions

Funded

**Agents** [Assigned Agents in Broker Mega Test](#)

**Loan Officer** [re-assign](#)

**Name**  
Devina Shah

**Email**  
devina@mcfunding.com

**Phone**  
(866) 823-7777


**Loan Processor** [re-assign](#)

**Name**  
Devina Shah

**Email**  
devina@mcfunding.com

**Phone**  
(866) 823-7777


**Agents** [Assigned Agents in Mega Capital Funding, inc.](#)

**Account Manager**

**Name**  
processor tester1

**Email**  
bsm\_test\_processor\_1@besmartee.com

**Phone**  
(256) 555-4461

**Lender Account Executive**

**Name**  
accountExecutive tester1

**Email**  
bsm\_test\_ae\_1@besmartee.com

**Phone**  
(818) 657-2600

✓ Import MISMO 3.4

✓ Complete Application  
[Go to Application](#)

○ Reissue Credit  
[Go to Credit Scores](#)

○ Run Pricing & Register  
[Go to Pricing](#)

○ Run Smart Fee & Review Fees  
[Go to Closing Cost](#)

○ Run AUS  
[Go to AUS](#)

○ Generate Initial Disclosure  
Preview  
[Go to Disclosure](#)

○ Submit Initial Disclosure & Send  
for E-Signing

○ Upload Submission Package

Page 5

## Status and Agents

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

### Agents Assigned Agents in Broker Mega Test

| Loan Officer                         | re-assign                            |
|--------------------------------------|--------------------------------------|
| <b>Name</b><br>Devina Shah           | <b>Name</b><br>Devina Shah           |
| <b>Email</b><br>devina@mcfunding.com | <b>Email</b><br>devina@mcfunding.com |
| <b>Phone</b><br>(866) 823-7777       | <b>Phone</b><br>(866) 823-7777       |

### Agents Assigned Agents in Mega Capital Funding, inc.

| Account Manager                                    | Lender Account Executive                    |
|--|---|
| <b>Name</b><br>processor tester1                   | <b>Name</b><br>accountExecutive tester1     |
| <b>Email</b><br>bsm_test_processor_1@besmartee.com | <b>Email</b><br>bsm_test_ae_1@besmartee.com |
| <b>Phone</b><br>(256) 555-4461                     | <b>Phone</b><br>(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 | [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<br>Loan Amount | 61.539%<br>LTV | 61.539%<br>CLTV | 61.539%<br>HCLTV | 17.137%<br>DTI | 0.00<br>DSCR | N/A<br>Program | 3.000%<br>Rate | N/A<br>Credit Score |
|-----------------------------|----------------|-----------------|------------------|----------------|--------------|----------------|----------------|---------------------|

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

**Status** New

Status Date: 4/21/2025

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

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

## Submission Progress: Complete Application

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

**Loan Number : 3900237** New

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

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

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

**Status** New

Status Date: 4/21/2025

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

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

Agents Assigned Agents

## Submission Progress: Reissue Credit

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

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

[Re-issue Credit Report](#)

Alice 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.)




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

[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**

|                     |   |
|---------------------|---|
| <b>Terms</b>        | <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            |
| <b>Amortization</b> | <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 |
| <b>Product</b>      | <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         |
| <b>Payment</b>      | <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<br>show detail |
|   | Available | 6.000 | 1.858  | 2,398.20 | 22.235 | 6.095 | \$11,795.24 | \$261,795.24 | Register/Lock<br>show detail |
|   | Available | 6.125 | 1.328  | 2,430.44 | 22.450 | 6.222 | \$11,852.19 | \$261,852.19 | Register/Lock<br>show detail |
|   | Available | 6.250 | 0.784  | 2,462.87 | 22.666 | 6.349 | \$11,909.13 | \$261,909.13 | Register/Lock<br>show detail |
|   | Available | 6.375 | 0.272  | 2,495.48 | 22.884 | 6.476 | \$11,966.08 | \$261,966.08 | Register/Lock<br>show detail |
|   | Available | 6.500 | -0.177 | 2,528.27 | 23.102 | 6.603 | \$12,023.02 | \$262,023.02 | Register/Lock<br>show detail |
|   | Available | 6.625 | -0.651 | 2,561.24 | 23.322 | 6.730 | \$12,079.97 | \$262,079.97 | Register/Lock<br>show detail |
|   | Available | 6.750 | -1.070 | 2,594.39 | 23.543 | 6.858 | \$12,136.91 | \$262,136.91 | Register/Lock<br>show detail |
|   | Available | 6.875 | -1.494 | 2,627.72 | 23.765 | 6.985 | \$12,193.85 | \$262,193.85 | Register/Lock<br>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. The name of the fee can be adjusted in the “Description” box and change who pays the fee in the “Paid To” box if it’s not being paid for by the borrower.

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

Add Fee

Type

VOE Fee

Description

Transcripts

Paid To

Other

Paid By

borr pd

Percent

0.000%

Percent of

Loan Amount

Amount

\$0.00

Discard

Submit

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.

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 & AgentsApplicationPricing/CreditClosing CostAUSLoan InfoDisclosuresRate LockE-docsConditions

AUS ResultsSubmit to DUSubmit 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 ResultsSubmit to DUSubmit to LPA

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

Show ChangesOFF

ViewAll Messages

Summary of Findings

Casefile ID1697776586

Borrower 1Alice Firstimer

Lender Loan Number900233

DU Version12.0

Submission Number1

Submission Date04/22/2025 01:50AM

First Submission Date04/22/2025 01:50AM

Casefile Create Date04/22/2025

Mortgage Information

Summary of Findings

Day 1 Certainty

Risk / Eligibility

Findings

Verification Messages / Approval Conditions3

Observations

Underwriting Analysis Report

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><a href="#">Perform Document Audit</a></div> <p>Please perform document audit before ordering an initial disclosure.</p> | <div><a href="#">Generate Preview</a></div> <div><b>Borrower Information</b><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></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

| <div><a href="#">Perform Document Audit</a></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><a href="#">Generate Preview</a></div> <div><b>Borrower Information</b><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></div> | 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](#)

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

Upload Submission Documents

Closing Center & CD

\$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.

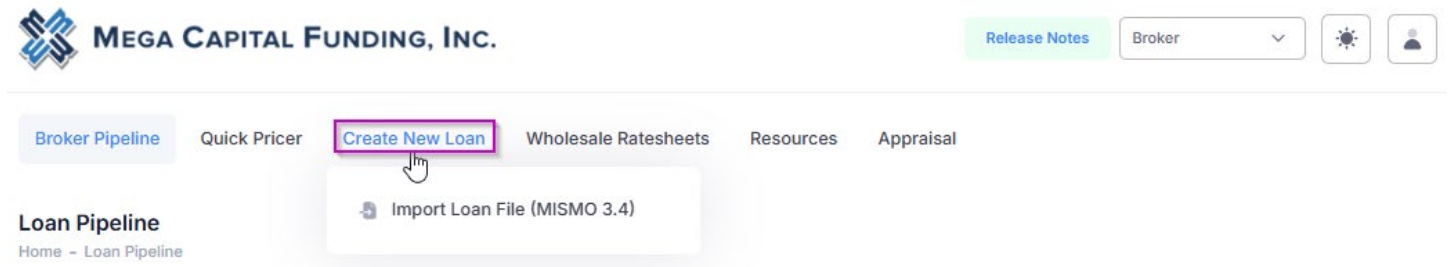
Once done, the “Upload Submission Docs” will disappear and you will be redirected to the eDocs Folder where you can confirm your uploads went through. Your loan status will now change to “Submission Documents Received.”

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.

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)”

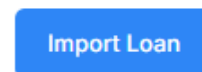
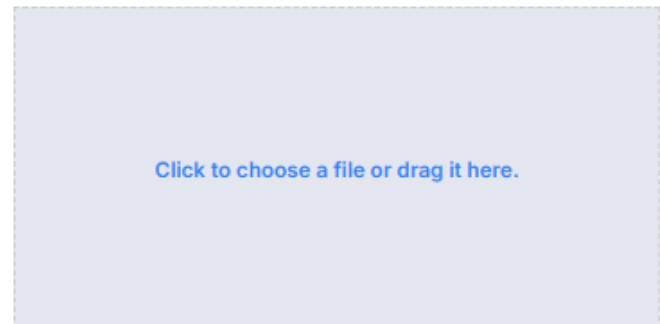


## Import MISMO 3.4

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

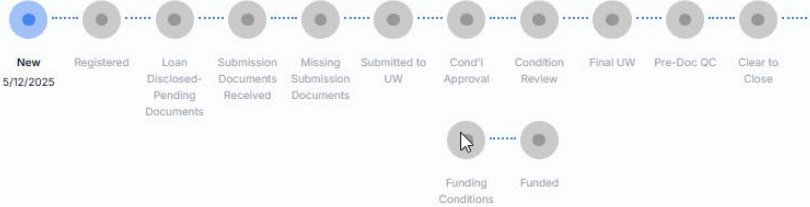
**0.00**  
DSCR

**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](mailto:technicalsupport@mcfunding.com).


### Agents Assigned Agents in Broker Mega Test

|                                      |   |                  |
|--------------------------------------|---|------------------|
| <b>Loan Officer</b>                  |  | <b>re-assign</b> |
| <b>Name</b><br>Devina Shah           |   |                  |
| <b>Email</b><br>devina@mcfunding.com |   |                  |
| <b>Phone</b><br>(866) 823-7777       |   |                  |

|                                      |   |                  |
|--------------------------------------|---|------------------|
| <b>Loan Processor</b>                |  | <b>re-assign</b> |
| <b>Name</b><br>Devina Shah           |   |                  |
| <b>Email</b><br>devina@mcfunding.com |   |                  |
| <b>Phone</b><br>(866) 823-7777       |   |                  |

### Agents Assigned Agents in Mega Capital Funding, inc.

|   |                        |
|---|------------------------|
|  | <b>Account Manager</b> |
| <b>Name</b><br>processor tester1  |                        |
| <b>Email</b><br>bsm_test_processor_1@besmartee.com                                  |                        |
| <b>Phone</b><br>(256) 555-4461  |                        |

|   |                                 |
|---|---------------------------------|
|  | <b>Lender Account Executive</b> |
| <b>Name</b><br>accountExecutive tester1   |                                 |
| <b>Email</b><br>bsm_test_ae_1@besmartee.com   |                                 |
| <b>Phone</b><br>(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.

The screenshot shows the Mega Capital Funding, Inc. submission progress interface. At the top, there's a navigation bar with "Release Notes", "Broker", and user icons. Below this, a "Broker Pipeline" section includes links for "Quick Pricer", "Create New Loan", "Wholesale Ratesheets", "Resources", and "Appraisal". The main content area displays loan details for "Loan Number : 3901198" (New TBD) and "Alice Firstimer / TBD, Ontario, CA 91761". A table lists key metrics: Loan Amount (\$400,000.00), LTV (61.539%), CLTV (61.539%), HCLTV (61.539%), DTI (21.733%), DSCR (0.00), Program (N/A), Rate (6.500%), and Credit Score (N/A). Below this is a "Status & Agents" section with a dropdown menu for "Application". The "Status" section shows a timeline of steps from "New" to "Funded", with the current status being "Docs Back". On the right, a "Submission Progress" sidebar lists steps: Import MISMO 3.4, Complete Application, Reissue Credit, Run Pricing & Register, Run Smart Fees & Review Fees, Run AUS, Generate Initial Disclosure, Submit Initial Disclosure & Send for E-Signing, and 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.

This screenshot shows the same interface as the previous one, but with the "Application" dropdown menu open. The dropdown menu lists sections for review: Borrowers, Other Income, Assets, Liabilities, REOs, Loan & Property, Transaction, Declarations, Demographics, and Originator. The "Status" section shows the timeline of steps, with the current status being "Docs Back". The "Agents" section at the bottom shows "Assigned Agents" and "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.)

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

[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**

|                     |   |
|---------------------|---|
| <b>Terms</b>        | <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            |
| <b>Amortization</b> | <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 |
| <b>Product</b>      | <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         |
| <b>Payment</b>      | <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<br>show detail |
|   | Available | 6.000 | 1.858  | 2,398.20 | 22.235 | 6.095 | \$11,795.24 | \$261,795.24 | Register/Lock<br>show detail |
|   | Available | 6.125 | 1.328  | 2,430.44 | 22.450 | 6.222 | \$11,852.19 | \$261,852.19 | Register/Lock<br>show detail |
|   | Available | 6.250 | 0.784  | 2,462.87 | 22.666 | 6.349 | \$11,909.13 | \$261,909.13 | Register/Lock<br>show detail |
|   | Available | 6.375 | 0.272  | 2,495.48 | 22.884 | 6.476 | \$11,966.08 | \$261,966.08 | Register/Lock<br>show detail |
|   | Available | 6.500 | -0.177 | 2,528.27 | 23.102 | 6.603 | \$12,023.02 | \$262,023.02 | Register/Lock<br>show detail |
|   | Available | 6.625 | -0.651 | 2,561.24 | 23.322 | 6.730 | \$12,079.97 | \$262,079.97 | Register/Lock<br>show detail |
|   | Available | 6.750 | -1.070 | 2,594.39 | 23.543 | 6.858 | \$12,136.91 | \$262,136.91 | Register/Lock<br>show detail |
|   | Available | 6.875 | -1.494 | 2,627.72 | 23.765 | 6.985 | \$12,193.85 | \$262,193.85 | Register/Lock<br>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. The name of the fee can be adjusted in the “Description” box and change who pays the fee in the “Paid To” box if it’s not being paid for by the borrower.

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

## Add Fee



Type

VOE Fee

Description

Transcripts

Paid To

Other

Paid By

borr pd

Percent

0.000%

Percent of

Loan Amount

Amount

\$0.00

Discard

Submit

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.

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 \*

CREDITCO (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

Mortgage Information

Summary of Findings

Day 1 Certainty

Risk / Eligibility

Findings

Verification Messages / Approval Conditions 

3

Observations

Underwriting Analysis Report

## Submission Progress: Generate Initial Disclosure Preview

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

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

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:

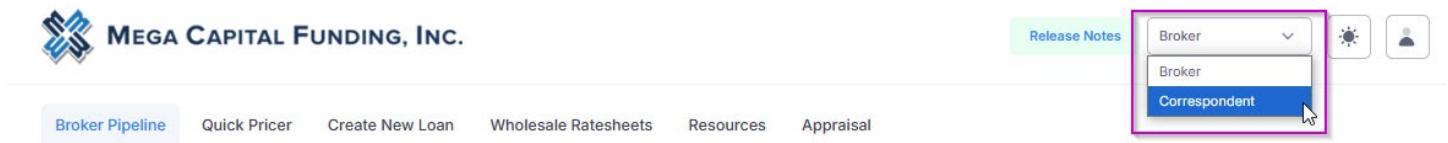
- [TBD to Live LE Request Form](#)
- COC completed on MGenius with the new address and any changes to the loan terms
- Purchase Contract
- Fee sheet (or we can use smart fees if directed on the TBD to Live LE Request Form)
- [Anti Steering Information \(if LPC\)](#)
- [Settlement Service Provider Information](#)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

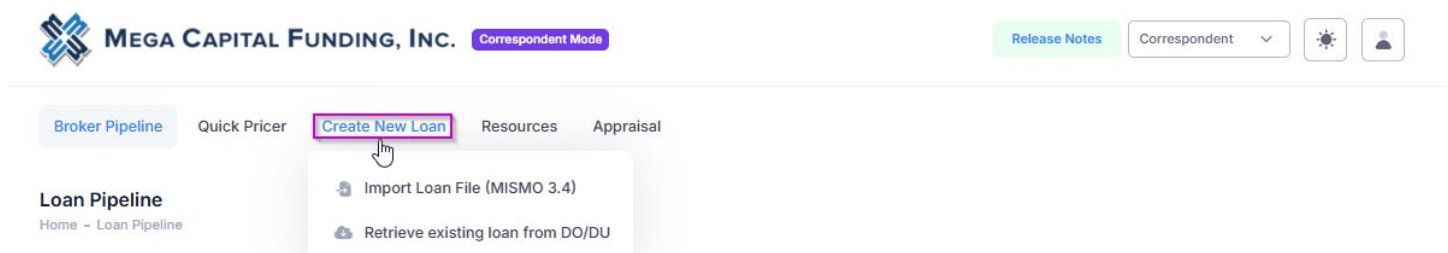
After the loan is disclosed, it will go back in line for underwriting to review with the new property information.

# How to Submit a Non Del Loan

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

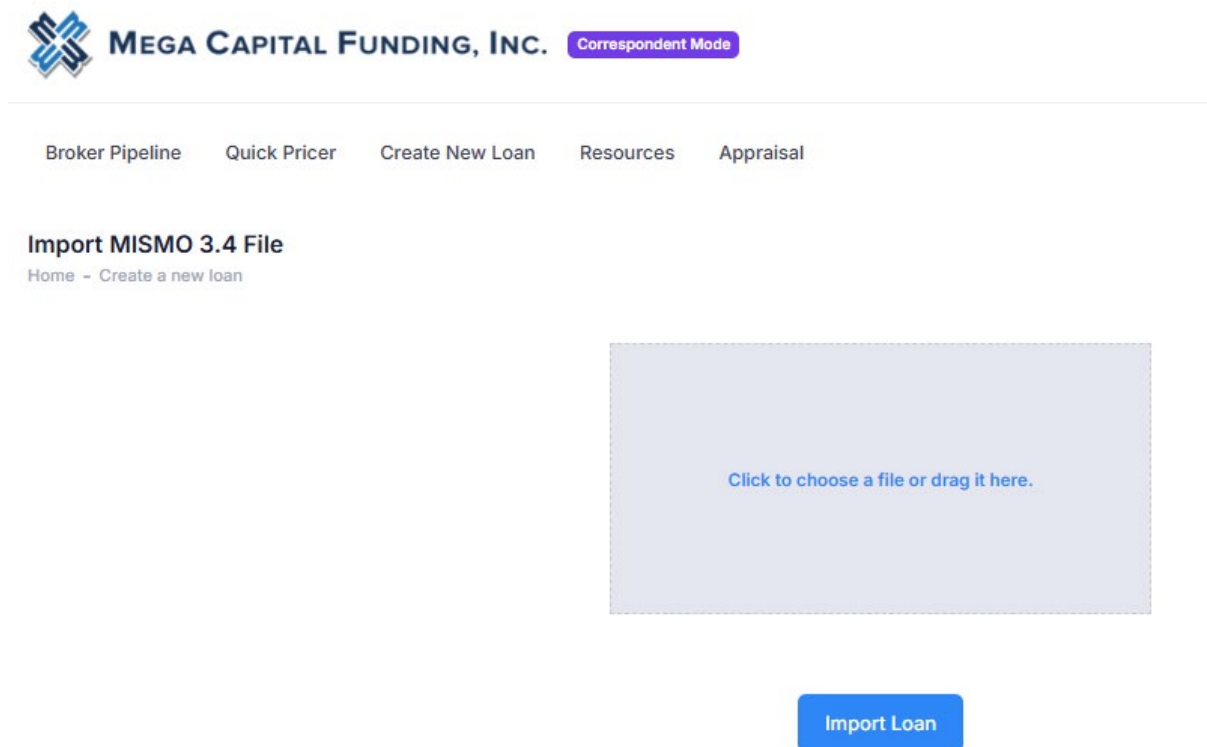


From the Home Page, select “Create Loan” from the top menu, and then select “Import Loan File (MISMO 3.4)”




## 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.** Correspondent Mode Release Notes Submission Progress

Broker Pipeline Quick Pricer Create New Loan Resources Appraisal

**Loan Number : 2903426** New  
Alice Firstimer / 1212 Sunny Day, Irvine, CA 92618

|                                    |                       |                        |                         |                       |                     |                       |   |
|------------------------------------|-----------------------|------------------------|-------------------------|-----------------------|---------------------|-----------------------|---|
| <b>\$400,000.00</b><br>Loan Amount | <b>61.539%</b><br>LTV | <b>61.539%</b><br>CLTV | <b>61.539%</b><br>HCLTV | <b>17.490%</b><br>DTI | <b>0.00</b><br>DSCR | <b>N/A</b><br>Program | <b>3.000%</b> <br>Rate |
|------------------------------------|-----------------------|------------------------|-------------------------|-----------------------|---------------------|-----------------------|---|

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

**Status** New  
Status Date: 7/9/2025

New  
7/9/2025

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 Delivered

Agents

Assigned Agents in Broker Mega Test

**Loan Officer** re-assign

**Loan Processor** re-assign

**NDC's Lock Desk**

**Name**  
Devina Shah

**Email**  
devina@mcfunding.com

**Phone**  
(866) 823-7777

**Name**  
Devina Shah

**Email**  
devina@mcfunding.com

**Phone**  
(866) 823-7777


**Name**  
Devina Shah

**Email**  
devina@mcfunding.com

**Phone**  
(866) 823-7777

Agents


Assigned Agents in Mega Capital Funding, inc.

**Lender Account Executive**

**Name**

**Email**

**Phone**

**Account Manager**

**Name**

**Email**

**Phone**

- ✓ 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

## 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

Page 38

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](mailto:technicalsupport@mcfunding.com).

**Agents** Assigned Agents in Solutions Financial Mortgage Company

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

**Agents** Assigned Agents in Mega Capital Funding, inc.

| Lender Account Executive            | Account Manager                      |
|-------------------------------------|--------------------------------------|
| <b>Name</b><br>Kevin Moreen         | <b>Name</b><br>Devina Shah           |
| <b>Email</b><br>kevin@mcfunding.com | <b>Email</b><br>devina@mcfunding.com |
| <b>Phone</b><br>(714) 625-7222      | <b>Phone</b><br>(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 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.
Correspondent Mode
Release Notes
Submission Progress

Broker Pipeline
Quick Pricer
Create New Loan
Resources
Appraisal

**Loan Number : 2903426** New

Alice Firstimer / 1212 Sunny Day, Irvine, CA 92618

|                             |                |                 |                  |                |              |                |                |
|-----------------------------|----------------|-----------------|------------------|----------------|--------------|----------------|----------------|
| \$400,000.00<br>Loan Amount | 61.539%<br>LTV | 61.539%<br>CLTV | 61.539%<br>HCLTV | 17.490%<br>DTI | 0.00<br>DSCR | N/A<br>Program | 3.000%<br>Rate |
|-----------------------------|----------------|-----------------|------------------|----------------|--------------|----------------|----------------|

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

**Status** New

Status Date: 7/9/2025

New 7/9/2025
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

- 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<br>Loan Amount | 61.539%<br>LTV | 61.539%<br>CLTV | 61.539%<br>HCLTV | 17.137%<br>DTI | 0.00<br>DSCR | N/A<br>Program | 3.000%<br>Rate | N/A<br>Credit Score |
|-----------------------------|----------------|-----------------|------------------|----------------|--------------|----------------|----------------|---------------------|

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

**Status** New

Status Date: 4/21/2025

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

**Agents** Assigned Agents

Originator

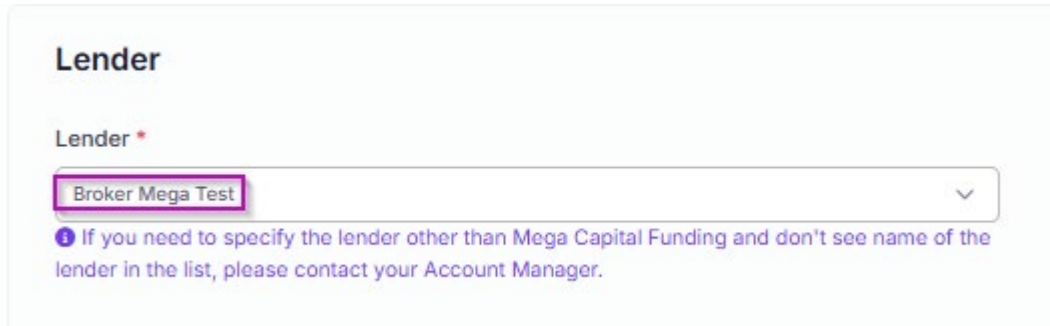
- Borrowers
- Other Income
- Assets
- Liabilities
- REOs
- Loan & Property
- Transaction
- Declarations
- Demographics
- Originator

## Submission Progress: 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. **If not using MGenius to send out disclosures, skip to [Reissue Credit](#).**

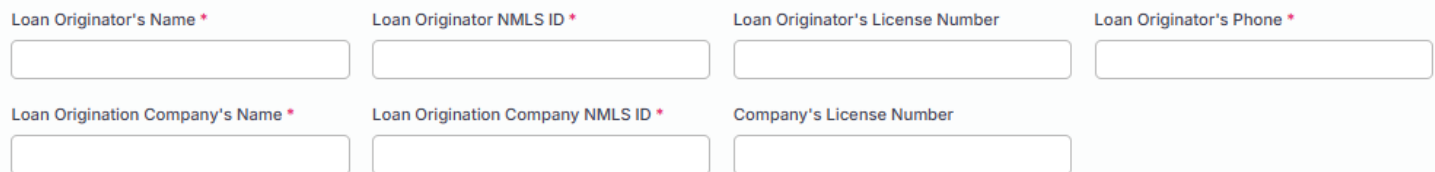
In the “Lender Drop Down” make sure your company name is selected. If you do not see your company name in the drop down, contact your Account Manager to help get this added before proceeding.



The screenshot shows a form section titled "Lender". Below the title is a label "Lender \*" followed by a dropdown menu. The dropdown menu is open, showing "Broker Mega Test" as the selected option. Below the dropdown, there is a purple informational note: "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."

You will then complete the sections with your Originator Information. Completing these steps will ensure your company name will show as the lender on all the disclosures.

#### Originator Information (To be Completed by Loan Originator)



This form contains two rows of input fields. The first row includes: "Loan Originator's Name \*" (text box), "Loan Originator NMLS ID \*" (text box), "Loan Originator's License Number" (text box), and "Loan Originator's Phone \*" (text box). The second row includes: "Loan Origination Company's Name \*" (text box), "Loan Origination Company NMLS ID \*" (text box), and "Company's License Number" (text box).

#### Loan Origination Company's Address



This form contains three rows of input fields. The first row is "Address \*" (text box). The second row includes: "City \*" (text box), "State \*" (dropdown menu), and "Zip \*" (text box). The third row includes: "Phone \*" (text box) and "Fax" (text box).

### 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 & AgentsApplicationPricing/CreditClosing CostsAUSLoan InfoDisclosuresRate LockE-docsConditions

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.). Be sure to complete fields that have a red asterisk.

Property & Loan InfoLoan Program & Term Options

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

\$650,000.00

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

Page 42

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: ☐ 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







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 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |
|   | Available | 6.000 | 1.858  | 2,398.20 | 22.235 | 6.095 | \$11,795.24 | \$261,795.24 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |
|   | Available | 6.125 | 1.328  | 2,430.44 | 22.450 | 6.222 | \$11,852.19 | \$261,852.19 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |
|   | Available | 6.250 | 0.784  | 2,462.87 | 22.666 | 6.349 | \$11,909.13 | \$261,909.13 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |
|   | Available | 6.375 | 0.272  | 2,495.48 | 22.884 | 6.476 | \$11,966.08 | \$261,966.08 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |
|   | Available | 6.500 | -0.177 | 2,528.27 | 23.102 | 6.603 | \$12,023.02 | \$262,023.02 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |
|   | Available | 6.625 | -0.651 | 2,561.24 | 23.322 | 6.730 | \$12,079.97 | \$262,079.97 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |
|   | Available | 6.750 | -1.070 | 2,594.39 | 23.543 | 6.858 | \$12,136.91 | \$262,136.91 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |
|   | Available | 6.875 | -1.494 | 2,627.72 | 23.765 | 6.985 | \$12,193.85 | \$262,193.85 | <a href="#">Register/Lock</a><br><a href="#">show detail</a> |

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

| <a href="#">Adjustments</a> <a href="#">Rate &amp; Payment</a> <a href="#">Fees</a> |               |               |          |
|---|---------------|---------------|----------|
| Description   | Rate          | Point         | Margin   |
| Base  | 5.990%        | 1.531%        | -        |
| PUR, >15 YR, LTV >60%-70%, SCORE 700 - 719  | 0.000%        | 0.375%        | 0.000%   |
| <b>Total</b>  | <b>5.990%</b> | <b>1.906%</b> | <b>-</b> |

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. **If you are not using MGenius to disclose, you can skip to [Run AUS](#).**

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. The name of the fee can be adjusted in the “Description” box and change who pays the fee in the “Paid To” box if it’s not being paid for by the borrower.

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

### Add Fee



Type

VOE Fee

Description

Transcripts

Paid To

Other

Paid By

borr pd

Percent

0.000%

Percent of

Loan Amount

Amount

\$0.00

Discard

Submit

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

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

Borrower Responsible  
 Non-P&I Housing Expenses

Hazard Insurance   \$116.67/month

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

**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.

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

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

Status **New**  
 Status Date: 6/11/2025

New 6/11/2025   Register   Mission 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

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   |
| <b>H. TOTAL DUE FROM BORROWER(s) (TOTAL of A thru G)</b>   | <b>\$657,503.63</b>  |

### 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              |
| <b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>   | <b>\$400,000.00</b> |

### TOTAL CREDITS

|  |  |
|--|--|
| L. Seller Credits  | \$2,000.00  |
| M. Other Credits   | \$0.00   |
|  |  |
| <b>N. TOTAL CREDITS (Total of L and M)</b>   | <b>\$2,000.00</b>  |

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

Application

Pricing/Credit

Closing Cost

AUS

Loan Info

Disclosures

Rate Lock

E-docs

Conditions

AUS Results

Submit to DU

Submit to LPA

|                   |              |
|-------------------|--------------|
| Credit Provider * | CREDCO (001) |
| Login ID *        |              |
| Login Password *  |              |

Submit to DU

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

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

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

Show Changes ☐ OFF

View 

All Messages

### Summary of Findings

Casefile ID  
1697776586

Borrower 1  
Alice Firstimer

Lender Loan Number  
900233

DU Version  
12.0

Recommendation  
Approve/Eligible

Submission Number  
1

Submission Date  
04/22/2025 01:50AM

First Submission Date  
04/22/2025 01:50AM

Casefile Create Date  
04/22/2025

Summary of Findings

Day 1 Certainty

Risk / Eligibility

Findings

Verification Messages / Approval Conditions 3

Observations

Underwriting Analysis Report

Mortgage Information

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

6/11/2025

Registration Date

6/11/2025

Intent to Proceed

Estimated Closing

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

|  |   |
|--|---|
| <b>Escrow Company</b><br><br>Company Name<br>Address<br>Phone<br>Contact Name<br>Email<br><br><a href="#">Assign</a> | <b>Title Company *</b><br><br>Company Name<br>Address<br>Phone<br>Contact Name<br>Email<br><br><a href="#">Assign</a> |
|--|---|

[Continue](#)

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


## Order Initial Disclosure


| <div><a href="#">Perform Document Audit</a></div> <p>Please perform document audit before ordering an initial disclosure.</p> | <div><a href="#">Generate Preview</a></div> <div><b>Borrower Information</b><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

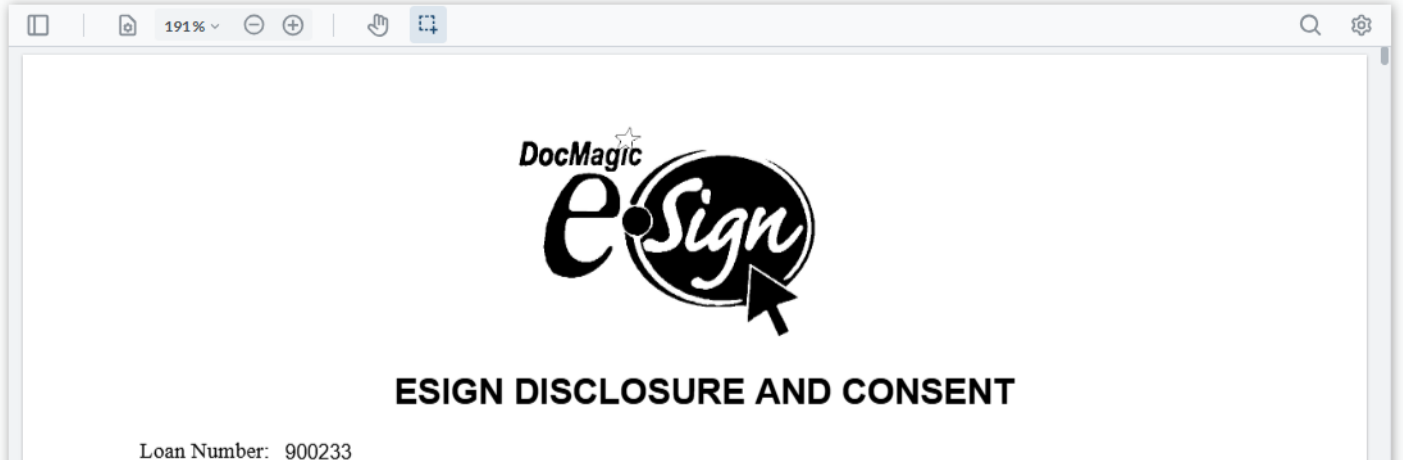
| NAME            | EMAIL  |
|-----------------|--|
| Alice Firstimer | sara.ayesha+alice1633626351544@besmartee.com |

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.

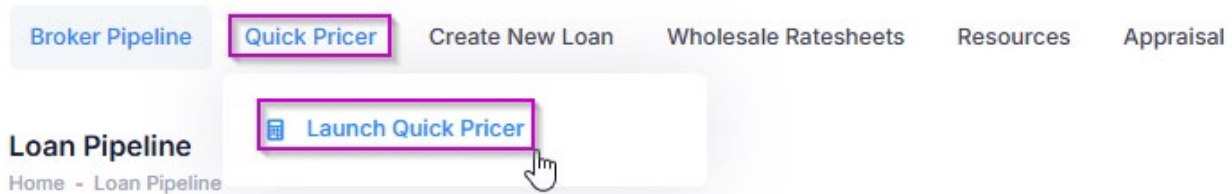
Once done, the “Upload Submission Docs” will disappear and you will be redirected to the eDocs Folder where you can confirm your uploads went through. Your loan status will now change to “Submission Documents Received.”

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<br>** RATE/TERM REFINANCE ONLY                                  |                        |
| AGNRP30           | *** RATE/TERM REFINANCE ONLY<br>* LPA ACCEPT/ELIGIBLE REQUIRED<br>* 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. A mouse cursor is clicking on the 5.875 rate. An 'Adjustments' modal is open, showing a table with columns 'Rate', 'Point', and 'Description'. The modal contains one row with a rate of 0.000%, a point of 0.625%, and a description: 'PUR, >15 YR, LTV >75%-80%, SCORE 760 - 779'. A 'Close' button is at the bottom of the modal.

| Available | Rate   | Point       | Description |
|-----------|--------|-------------|-------------|
| Available | 5.875  | 2.970       |             |
| Available | 5.990  | 2.422       |             |
| Available | 6.110  | 2.366.15    |             |
| Available | 6.230  | 5.905       |             |
| Available | 6.350  | \$18,043.06 |             |
| Available | 6.470  |             |             |
| Available | 6.590  |             |             |
| Available | 6.710  |             |             |
| Available | 6.830  |             |             |
| Available | 6.950  |             |             |
| Available | 7.070  |             |             |
| Available | 7.190  |             |             |
| Available | 7.310  |             |             |
| Available | 7.430  |             |             |
| Available | 7.550  |             |             |
| Available | 7.670  |             |             |
| Available | 7.790  |             |             |
| Available | 7.910  |             |             |
| Available | 8.030  |             |             |
| Available | 8.150  |             |             |
| Available | 8.270  |             |             |
| Available | 8.390  |             |             |
| Available | 8.510  |             |             |
| Available | 8.630  |             |             |
| Available | 8.750  |             |             |
| Available | 8.870  |             |             |
| Available | 8.990  |             |             |
| Available | 9.110  |             |             |
| Available | 9.230  |             |             |
| Available | 9.350  |             |             |
| Available | 9.470  |             |             |
| Available | 9.590  |             |             |
| Available | 9.710  |             |             |
| Available | 9.830  |             |             |
| Available | 9.950  |             |             |
| Available | 10.070 |             |             |
| Available | 10.190 |             |             |
| Available | 10.310 |             |             |
| Available | 10.430 |             |             |
| Available | 10.550 |             |             |
| Available | 10.670 |             |             |
| Available | 10.790 |             |             |
| Available | 10.910 |             |             |
| Available | 11.030 |             |             |
| Available | 11.150 |             |             |
| Available | 11.270 |             |             |
| Available | 11.390 |             |             |
| Available | 11.510 |             |             |
| Available | 11.630 |             |             |
| Available | 11.750 |             |             |
| Available | 11.870 |             |             |
| Available | 11.990 |             |             |
| Available | 12.110 |             |             |
| Available | 12.230 |             |             |
| Available | 12.350 |             |             |
| Available | 12.470 |             |             |
| Available | 12.590 |             |             |
| Available | 12.710 |             |             |
| Available | 12.830 |             |             |
| Available | 12.950 |             |             |
| Available | 13.070 |             |             |
| Available | 13.190 |             |             |
| Available | 13.310 |             |             |
| Available | 13.430 |             |             |
| Available | 13.550 |             |             |
| Available | 13.670 |             |             |
| Available | 13.790 |             |             |
| Available | 13.910 |             |             |
| Available | 14.030 |             |             |
| Available | 14.150 |             |             |
| Available | 14.270 |             |             |
| Available | 14.390 |             |             |
| Available | 14.510 |             |             |
| Available | 14.630 |             |             |
| Available | 14.750 |             |             |
| Available | 14.870 |             |             |
| Available | 14.990 |             |             |
| Available | 15.110 |             |             |
| Available | 15.230 |             |             |
| Available | 15.350 |             |             |
| Available | 15.470 |             |             |
| Available | 15.590 |             |             |
| Available | 15.710 |             |             |
| Available | 15.830 |             |             |
| Available | 15.950 |             |             |
| Available | 16.070 |             |             |
| Available | 16.190 |             |             |
| Available | 16.310 |             |             |
| Available | 16.430 |             |             |
| Available | 16.550 |             |             |
| Available | 16.670 |             |             |
| Available | 16.790 |             |             |
| Available | 16.910 |             |             |
| Available | 17.030 |             |             |
| Available | 17.150 |             |             |
| Available | 17.270 |             |             |
| Available | 17.390 |             |             |
| Available | 17.510 |             |             |
| Available | 17.630 |             |             |
| Available | 17.750 |             |             |
| Available | 17.870 |             |             |
| Available | 17.990 |             |             |
| Available | 18.110 |             |             |
| Available | 18.230 |             |             |
| Available | 18.350 |             |             |
| Available | 18.470 |             |             |
| Available | 18.590 |             |             |
| Available | 18.710 |             |             |
| Available | 18.830 |             |             |
| Available | 18.950 |             |             |
| Available | 19.070 |             |             |
| Available | 19.190 |             |             |
| Available | 19.310 |             |             |
| Available | 19.430 |             |             |
| Available | 19.550 |             |             |
| Available | 19.670 |             |             |
| Available | 19.790 |             |             |
| Available | 19.910 |             |             |
| Available | 20.030 |             |             |
| Available | 20.150 |             |             |
| Available | 20.270 |             |             |
| Available | 20.390 |             |             |
| Available | 20.510 |             |             |
| Available | 20.630 |             |             |
| Available | 20.750 |             |             |
| Available | 20.870 |             |             |
| Available | 20.990 |             |             |
| Available | 21.110 |             |             |
| Available | 21.230 |             |             |
| Available | 21.350 |             |             |
| Available | 21.470 |             |             |
| Available | 21.590 |             |             |
| Available | 21.710 |             |             |
| Available | 21.830 |             |             |
| Available | 21.950 |             |             |
| Available | 22.070 |             |             |
| Available | 22.190 |             |             |
| Available | 22.310 |             |             |
| Available | 22.430 |             |             |
| Available | 22.550 |             |             |
| Available | 22.670 |             |             |
| Available | 22.790 |             |             |
| Available | 22.910 |             |             |
| Available | 23.030 |             |             |
| Available | 23.150 |             |             |
| Available | 23.270 |             |             |
| Available | 23.390 |             |             |
| Available | 23.510 |             |             |
| Available | 23.630 |             |             |
| Available | 23.750 |             |             |
| Available | 23.870 |             |             |
| Available | 23.990 |             |             |
| Available | 24.110 |             |             |
| Available | 24.230 |             |             |
| Available | 24.350 |             |             |
| Available | 24.470 |             |             |
| Available | 24.590 |             |             |
| Available | 24.710 |             |             |
| Available | 24.830 |             |             |
| Available | 24.950 |             |             |
| Available | 25.070 |             |             |
| Available | 25.190 |             |             |
| Available | 25.310 |             |             |
| Available | 25.430 |             |             |
| Available | 25.550 |             |             |
| Available | 25.670 |             |             |
| Available | 25.790 |             |             |
| Available | 25.910 |             |             |
| Available | 26.030 |             |             |
| Available | 26.150 |             |             |
| Available | 26.270 |             |             |
| Available | 26.390 |             |             |
| Available | 26.510 |             |             |
| Available | 26.630 |             |             |
| Available | 26.750 |             |             |
| Available | 26.870 |             |             |
| Available | 26.990 |             |             |
| Available | 27.110 |             |             |
| Available | 27.230 |             |             |
| Available | 27.350 |             |             |
| Available | 27.470 |             |             |
| Available | 27.590 |             |             |
| Available | 27.710 |             |             |
| Available | 27.830 |             |             |
| Available | 27.950 |             |             |
| Available | 28.070 |             |             |
| Available | 28.190 |             |             |
| Available | 28.310 |             |             |
| Available | 28.430 |             |             |
| Available | 28.550 |             |             |
| Available | 28.670 |             |             |
| Available | 28.790 |             |             |
| Available | 28.910 |             |             |
| Available | 29.030 |             |             |
| Available | 29.150 |             |             |
| Available | 29.270 |             |             |
| Available | 29.390 |             |             |
| Available | 29.510 |             |             |
| Available | 29.630 |             |             |
| Available | 29.750 |             |             |
| Available | 29.870 |             |             |
| Available | 29.990 |             |             |
| Available | 30.110 |             |             |
| Available | 30.230 |             |             |
| Available | 30.350 |             |             |
| Available | 30.470 |             |             |
| Available | 30.590 |             |             |
| Available | 30.710 |             |             |
| Available | 30.830 |             |             |
| Available | 30.950 |             |             |
| Available | 31.070 |             |             |
| Available | 31.190 |             |             |
| Available | 31.310 |             |             |
| Available | 31.430 |             |             |
| Available | 31.550 |             |             |
| Available | 31.670 |             |             |
| Available | 31.790 |             |             |
| Available | 31.910 |             |             |
| Available | 32.030 |             |             |
| Available | 32.150 |             |             |
| Available | 32.270 |             |             |
| Available | 32.390 |             |             |
| Available | 32.510 |             |             |
| Available | 32.630 |             |             |
| Available | 32.750 |             |             |
| Available | 32.870 |             |             |
| Available | 32.990 |             |             |
| Available | 33.110 |             |             |
| Available | 33.230 |             |             |
| Available | 33.350 |             |             |
| Available | 33.470 |             |             |
| Available | 33.590 |             |             |
| Available | 33.710 |             |             |
| Available | 33.830 |             |             |
| Available | 33.950 |             |             |
| Available | 34.070 |             |             |
| Available | 34.190 |             |             |
| Available | 34.310 |             |             |
| Available | 34.430 |             |             |
| Available | 34.550 |             |             |
| Available | 34.670 |             |             |
| Available | 34.790 |             |             |
| Available | 34.910 |             |             |
| Available | 35.030 |             |             |
| Available | 35.150 |             |             |
| Available | 35.270 |             |             |
| Available | 35.390 |             |             |
| Available | 35.510 |             |             |
| Available | 35.630 |             |             |
| Available | 35.750 |             |             |
| Available | 35.870 |             |             |
| Available | 35.990 |             |             |
| Available | 36.110 |             |             |
| Available | 36.230 |             |             |
| Available | 36.350 |             |             |
| Available | 36.470 |             |             |
| Available | 36.590 |             |             |
| Available | 36.710 |             |             |
| Available | 36.830 |             |             |
| Available | 36.950 |             |             |
| Available | 37.070 |             |             |
| Available | 37.190 |             |             |
| Available | 37.310 |             |             |
| Available | 37.430 |             |             |
| Available | 37.550 |             |             |
| Available | 37.670 |             |             |
| Available | 37.790 |             |             |
| Available | 37.910 |             |             |
| Available | 38.030 |             |             |
| Available | 38.150 |             |             |
| Available | 38.270 |             |             |
| Available | 38.390 |             |             |
| Available | 38.510 |             |             |
| Available | 38.630 |             |             |
| Available | 38.750 |             |             |
| Available | 38.870 |             |             |
| Available | 38.990 |             |             |
| Available | 39.110 |             |             |
| Available | 39.230 |             |             |
| Available | 39.350 |             |             |
| Available | 39.470 |             |             |
| Available | 39.590 |             |             |
| Available | 39.710 |             |             |
| Available | 39.830 |             |             |
| Available | 39.950 |             |             |
| Available | 40.070 |             |             |
| Available | 40.190 |             |             |
| Available | 40.310 |             |             |
| Available | 40.430 |             |             |
| Available | 40.550 |             |             |
| Available | 40.670 |             |             |
| Available | 40.790 |             |             |
| Available | 40.910 |             |             |
| Available | 41.030 |             |             |
| Available | 41.150 |             |             |
| Available | 41.270 |             |             |
| Available | 41.390 |             |             |
| Available | 41.510 |             |             |
| Available | 41.630 |             |             |
| Available | 41.750 |             |             |
| Available | 41.870 |             |             |
| Available | 41.990 |             |             |
| Available | 42.110 |             |             |
| Available | 42.230 |             |             |
| Available | 42.350 |             |             |
| Available | 42.470 |             |             |
| Available | 42.590 |             |             |
| Available | 42.710 |             |             |
| Available | 42.830 |             |             |
| Available | 42.950 |             |             |
| Available | 43.070 |             |             |
| Available | 43.190 |             |             |
| Available | 43.310 |             |             |
| Available | 43.430 |             |             |
| Available | 43.550 |             |             |
| Available | 43.670 |             |             |
| Available | 43.790 |             |             |
| Available | 43.910 |             |             |
| Available | 44.030 |             |             |
| Available | 44.150 |             |             |
| Available | 44.270 |             |             |
| Available | 44.390 |             |             |
| Available | 44.510 |             |             |
| Available | 44.630 |             |             |
| Available | 44.750 |             |             |
| Available | 44.870 |             |             |
| Available | 44.990 |             |             |
| Available | 45.110 |             |             |
| Available | 45.230 |             |             |
| Available | 45.350 |             |             |
| Available | 45.470 |             |             |
| Available | 45.590 |             |             |
| Available | 45.710 |             |             |
| Available | 45.830 |             |             |
| Available | 45.950 |             |             |
| Available | 46.070 |             |             |
| Available | 46.190 |             |             |
| Available | 46.310 |             |             |
| Available | 46.430 |             |             |
| Available | 46.550 |             |             |
| Available | 46.670 |             |             |
| Available | 46.790 |             |             |
| Available | 46.910 |             |             |
| Available | 47.030 |             |             |
| Available | 47.150 |             |             |
| Available | 47.270 |             |             |
| Available | 47.390 |             |             |
| Available | 47.510 |             |             |
| Available | 47.630 |             |             |
| Available | 47.750 |             |             |
| Available | 47.870 |             |             |
| Available | 47.990 |             |             |
| Available | 48.110 |             |             |
| Available | 48.230 |             |             |
| Available | 48.350 |             |             |
| Available | 48.470 |             |             |
| Available | 48.590 |             |             |
| Available | 48.710 |             |             |
| Available | 48.830 |             |             |
| Available | 48.950 |             |             |
| Available | 49.070 |             |             |
| Available | 49.190 |             |             |
| Available | 49.310 |             |             |
| Available | 49.430 |             |             |
| Available | 49.550 |             |             |
| Available | 49.670 |             |             |
| Available | 49.790 |             |             |
| Available | 49.910 |             |             |
| Available | 50.030 |             |             |
| Available | 50.150 |             |             |
| Available | 50.270 |             |             |
| Available | 50.390 |             |             |
| Available | 50.510 |             |             |
| Available | 50.630 |             |             |
| Available | 50.750 |             |             |
| Available | 50.870 |             |             |
| Available | 50.990 |             |             |
| Available | 51.110 |             |             |
| Available | 51.230 |             |             |
| Available | 51.350 |             |             |
| Available | 51.470 |             |             |
| Available | 51.590 |             |             |
| Available | 51.710 |             |             |
| Available | 51.830 |             |             |
| Available | 51.950 |             |             |
| Available | 52.070 |             |             |
| Available | 52.190 |             |             |
| Available | 52.310 |             |             |
| Available | 52.430 |             |             |
| Available | 52.550 |             |             |
| Available | 52.670 |             |             |
| Available | 52.790 |             |             |
| Available | 52.910 |             |             |
| Available | 53.030 |             |             |
| Available | 53.150 |             |             |
| Available | 53.270 |             |             |
| Available | 53.390 |             |             |
| Available | 53.510 |             |             |
| Available | 53.630 |             |             |
| Available | 53.750 |             |             |
| Available | 53.870 |             |             |
| Available | 53.990 |             |             |
| Available | 54.110 |             |             |
| Available | 54.230 |             |             |
| Available | 54.350 |             |             |
| Available | 54.470 |             |             |
| Available | 54.590 |             |             |
| Available | 54.710 |             |             |
| Available | 54.830 |             |             |
| Available | 54.950 |             |             |
| Available | 55.070 |             |             |
| Available | 55.190 |             |             |
| Available | 55.310 |             |             |
| Available | 55.430 |             |             |
| Available | 55.550 |             |             |
| Available | 55.670 |             |             |
| Available | 55.    |             |             |

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<br>Loan Amount | 61.539%<br>LTV | 61.539%<br>CLTV | 61.539%<br>HCLTV | 22.313%<br>DTI | 0.00<br>DSCR | MAX30<br>Program | 6.250%<br>Rate | 710<br>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 requesting rate lock.

|                |           | Rate  | Points | Payment  | APR   | Closing Cost |                   |
|----------------|-----------|-------|--------|----------|-------|--------------|-------------------|
| <span>+</span> | 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  | <span>Lock</span> |
|                | Available | 5.990 | 4.734  | 2,395.63 | 6.638 | \$37,702.41  | <span>Lock</span> |
|                | Available | 6.000 | 4.694  | 2,398.20 | 6.644 | \$37,545.52  | <span>Lock</span> |
|                | Available | 6.125 | 4.212  | 2,430.44 | 6.725 | \$35,656.41  | <span>Lock</span> |
|                | Available | 6.250 | 3.912  | 2,462.87 | 6.824 | \$34,495.29  | <span>Lock</span> |
|                | Available | 6.375 | 3.374  | 2,495.48 | 6.899 | \$32,382.18  | <span>Lock</span> |
|                | Available | 6.500 | 2.910  | 2,528.27 | 6.980 | \$30,565.07  | <span>Lock</span> |

# 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/<br>CATEGORY | CONDITION<br>SUBJECT   | REQUIRED<br>DOCS                                   | UPLOADED<br>DOCS  | DUE<br>DATE/<br>ASSIGNED<br>TO |
|--------|------------------------|--|--|-------------------|--------------------------------|
| Active | CRWJLWJ /<br>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<br>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)

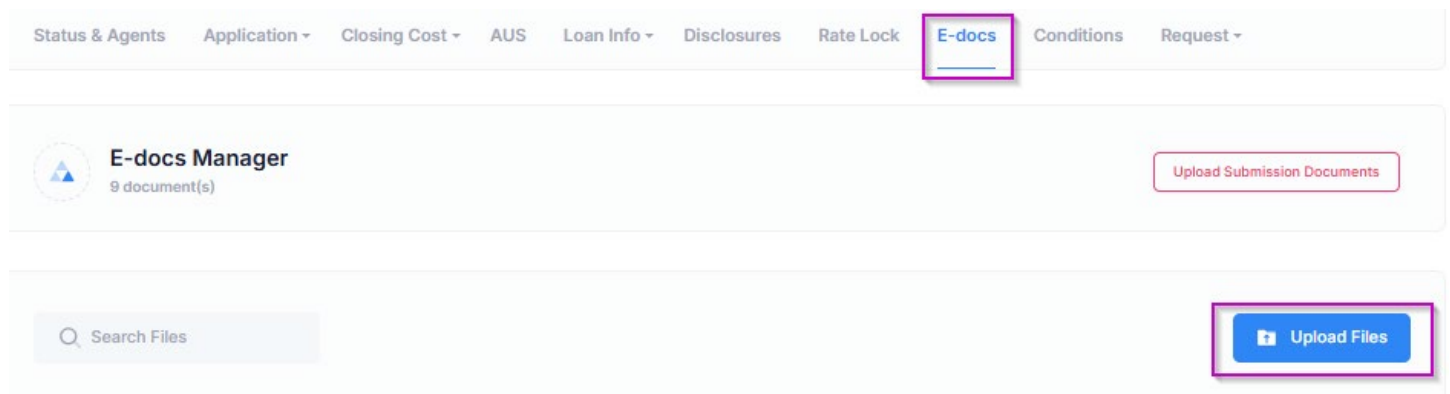
| STATUS | CONDITION/<br>CATEGORY | CONDITION<br>SUBJECT   | REQUIRED<br>DOCS  | UPLOADED<br>DOCS   | DUE<br>DATE/<br>ASSIGNED<br>TO |
|--------|------------------------|--|---|--|--------------------------------|
| Active | CRWLWJ /<br>PTCD       | Please note: CD may be ordered once the loan is approved, 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<br><a href="#">Upload</a> | <ul style="list-style-type: none"> <li>7. CD REQUEST (Uploaded : 05/06/2025 6:36 PM)</li> <li>7. CD REQUEST (Uploaded : 05/06/2025 6:36 PM)</li> </ul> | 4/24/2025<br>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”



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

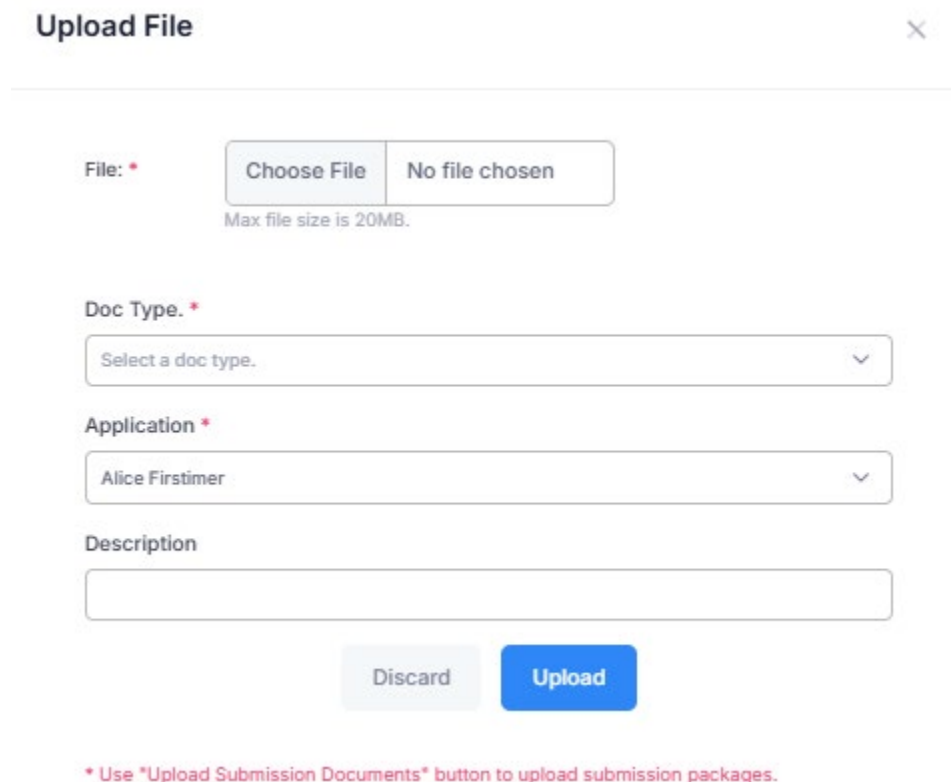
 **E-docs Manager**  
9 document(s)

Upload Submission Documents

Search Files

Upload Files

And then attach the documents you want to upload here.



**Upload File** X

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       |
|--------------------------|--------|-------------------------------------|---|-----------------|--------------------------|---------------------|
| <a href="#">Download</a> |        | *UPLOAD DOCUMENTS (BROKER USE ONLY) | 7. CD REQUEST                               | Alice Firstimer |                          | 05/06/2025 6:36 PM  |
| <a href="#">Download</a> |        | *UPLOAD DOCUMENTS (BROKER USE ONLY) | 7. CD REQUEST                               | Alice Firstimer |                          | 05/06/2025 6:36 PM  |
| <a href="#">Download</a> |        | ASSETS                              | MISC ASSETS                                 | Alice Firstimer |                          | 04/23/2025 10:58 AM |
| <a href="#">Download</a> |        | CHANGE OF CIRCUMSTANCE              | CHANGE OF CIRCUMSTANCE REQUEST (FOR BROKER) | Alice Firstimer | COC Request (04/21/2025) | 04/21/2025 2:01 PM  |
| <a href="#">Download</a> |        | *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

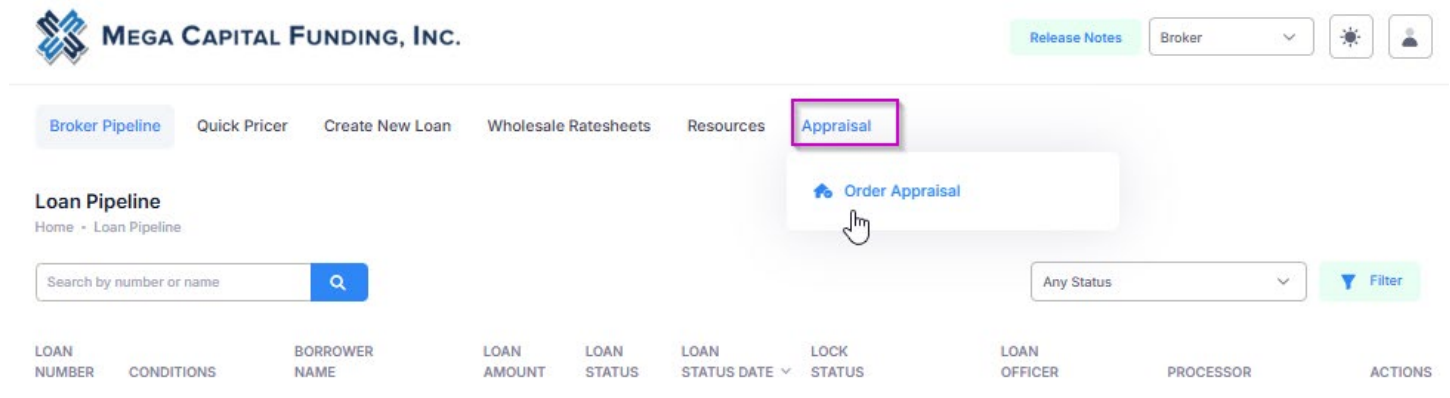
Search by number or name



# 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](mailto:appraisals@Mcfunding.com).

From the top menu bar, click on “Appraisal” and go to “Order Appraisal”

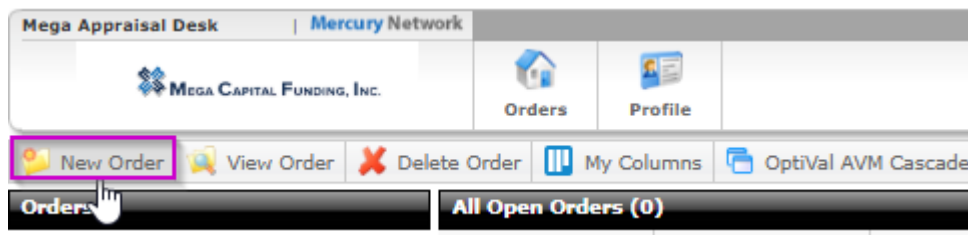


You will enter your username and password with Mercury Network.

The image shows a "Sign In" form for Mercury Network. It includes a heading "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 are two input fields: "Username:" with the value "megaappraisalteam" and "Password:" with masked characters. There is a "Remember me" checkbox and a "SIGN IN" button. At the bottom, there is a link for "Forgot Username or Password?".

[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<br>Loan Amount | 61.539%<br>LTV | 61.539%<br>CLTV | 61.539%<br>HCLTV | 21.503%<br>DTI | 0.00<br>DSCR | MAX30<br>Program | 5.990%<br>Rate | 710<br>Credit Score |
|-----------------------------|----------------|-----------------|------------------|----------------|--------------|------------------|----------------|---------------------|

[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

# 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<br>Loan Amount | 61.539%<br>LTV | 61.539%<br>CLTV | 61.539%<br>HCLTV | 21.503%<br>DTI | 0.00<br>DSCR | MAX30<br>Program | 5.990%<br>Rate | 710<br>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 |                | <a href="#">Lock Loan</a> |
| 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.



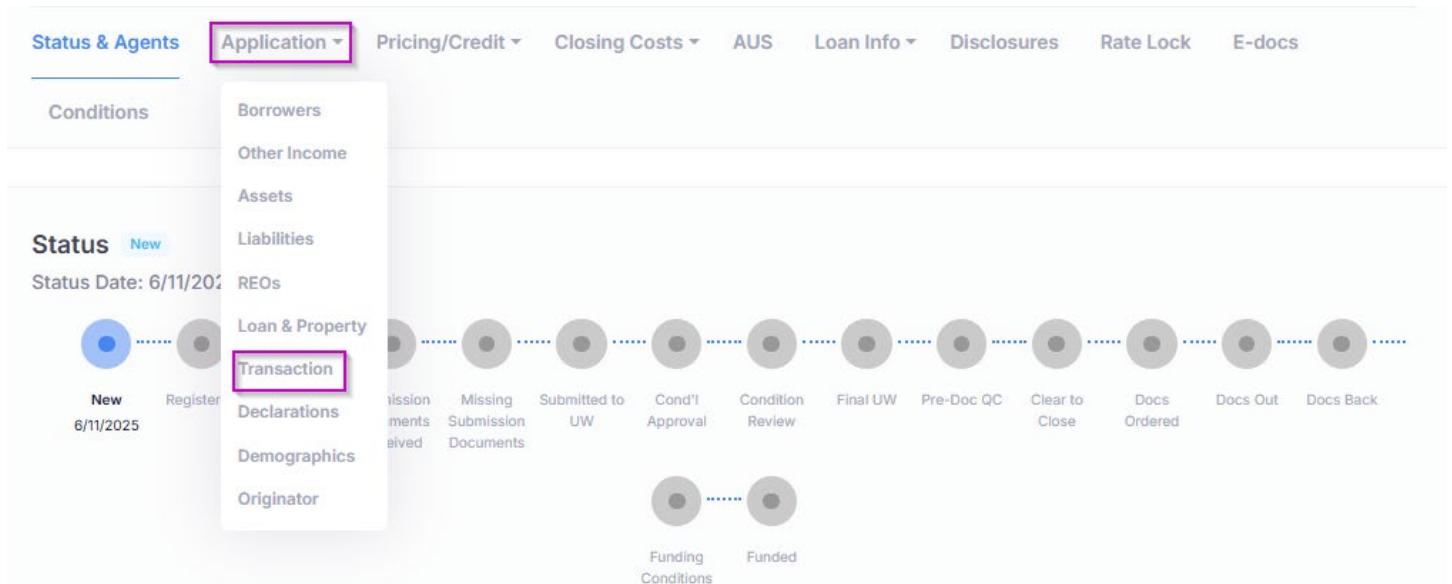
The resend request has been processed  
successfully.

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  | \$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)  | \$10,985.34         |
| G. Discount Points   | \$0.00              |
| <b>H. TOTAL DUE FROM BORROWER(s) (TOTAL of A thru G)</b>   | <b>\$660,985.34</b> |

### 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              |
| <b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>   | <b>\$400,000.00</b> |

### TOTAL CREDITS

|  |                   |
|--|-------------------|
| L. Seller Credits                          | \$2,000.00        |
| M. Other Credits                           | \$0.00            |
| <b>Add</b>                                 |                   |
| <b>N. TOTAL CREDITS (Total of L and M)</b> | <b>\$2,000.00</b> |

### CALCULATION

|   |                     |
|---|---------------------|
| TOTAL DUE FROM BORROWER(s) (Line H)                               | \$660,985.34        |
| LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)     | \$402,000.00        |
| <b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> | <b>\$258,985.34</b> |

For a seller credit, enter the dollar amount of the credit in the “L. Seller Credits” box. To edit the field, press the calculator icon.

When the box pops up, enter the credit in “Seller Credit” section so that it will appear on the LE.

### L. Seller Credits

Borrower Closing Costs Paid By Seller

+

Seller Credit

Discard

Submit

For 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”

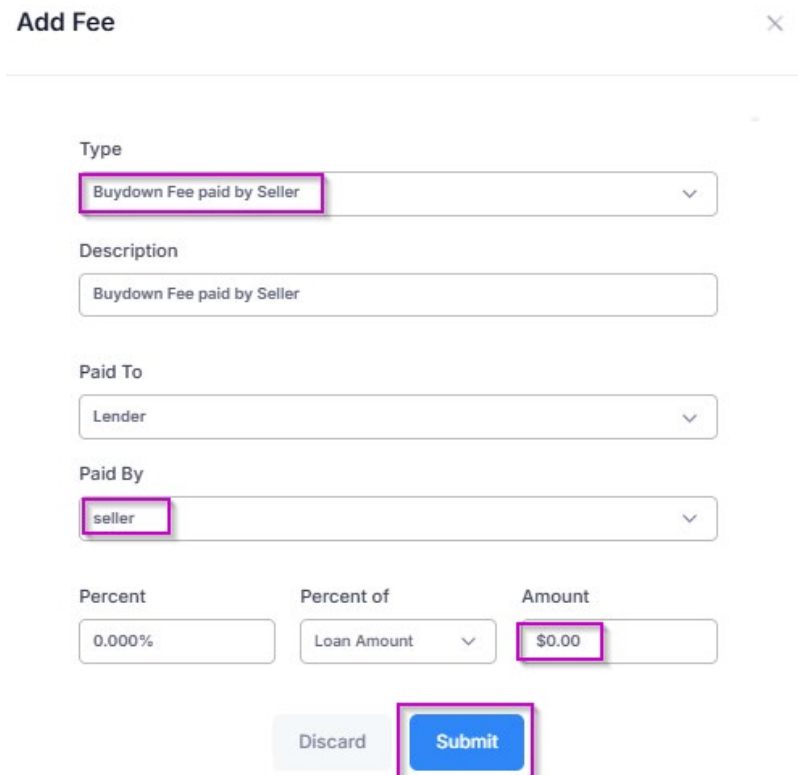


The screenshot shows a section header 'H - Other' and a blue button labeled 'Add new to section H' (highlighted with a red box).

Under “Type” select “Buydown Fee paid by Seller,” change the “Paid By” to “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 with the following fields and values (red boxes highlight the selected options and the amount field):

- Type: Buydown Fee paid by Seller
- Description: Buydown Fee paid by Seller
- Paid To: Lender
- Paid By: seller
- Percent: 0.000%
- Percent of: Loan Amount
- Amount: \$0.00
- Buttons: Discard, Submit