MEGA CAPITAL FUNDING

Guide

to

MGenius

THE SMART LOAN PORTAL

Last Updated: 7/9/2025

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

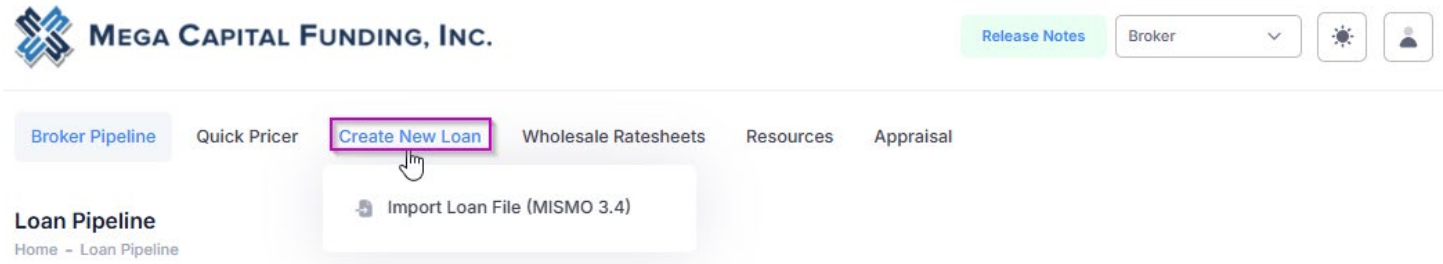
Enter your Login and Password that was provided from Mega. For users of our existing portals, your current login and password will work on MGenius as well.

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

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

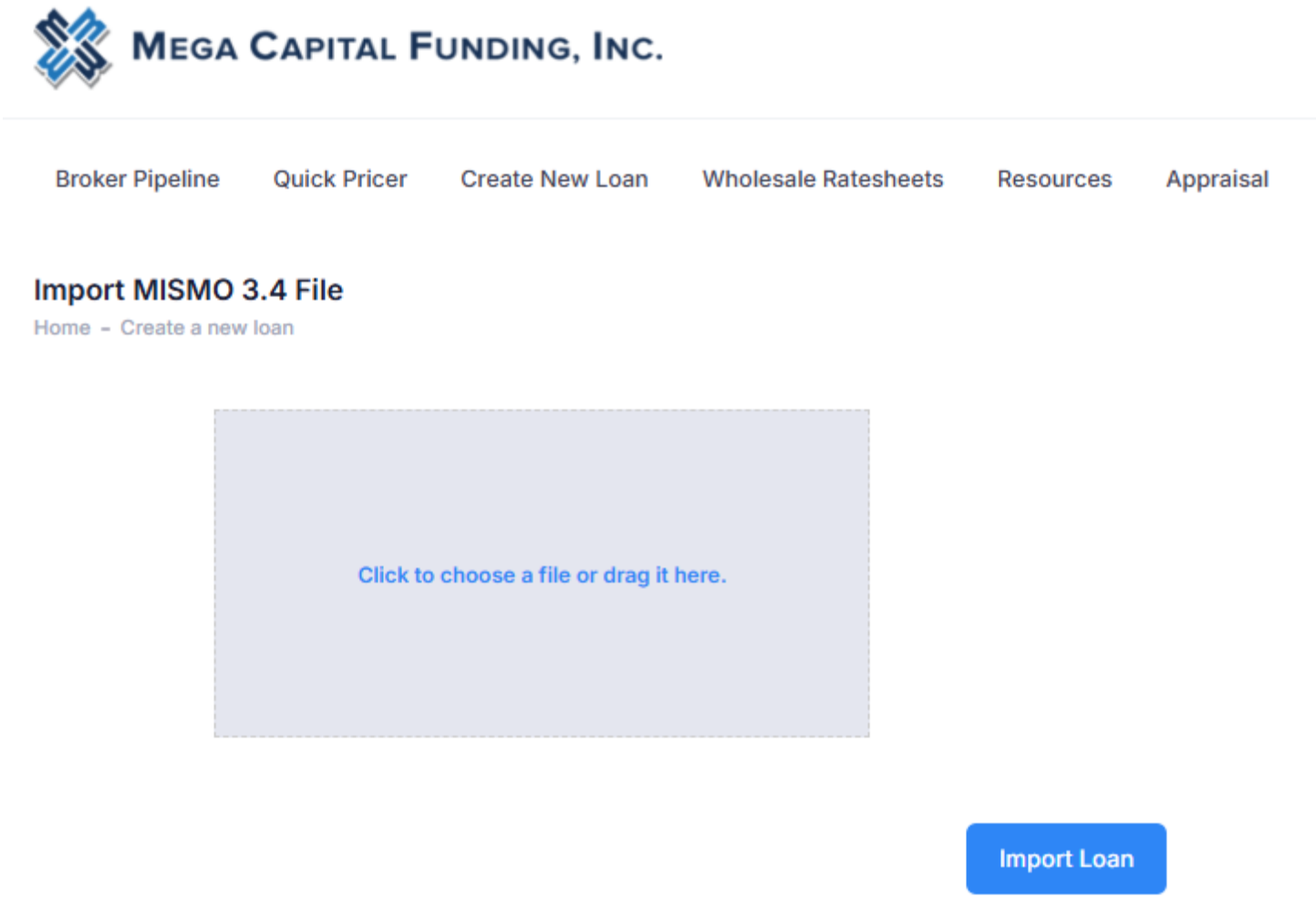
How to Submit a Loan

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

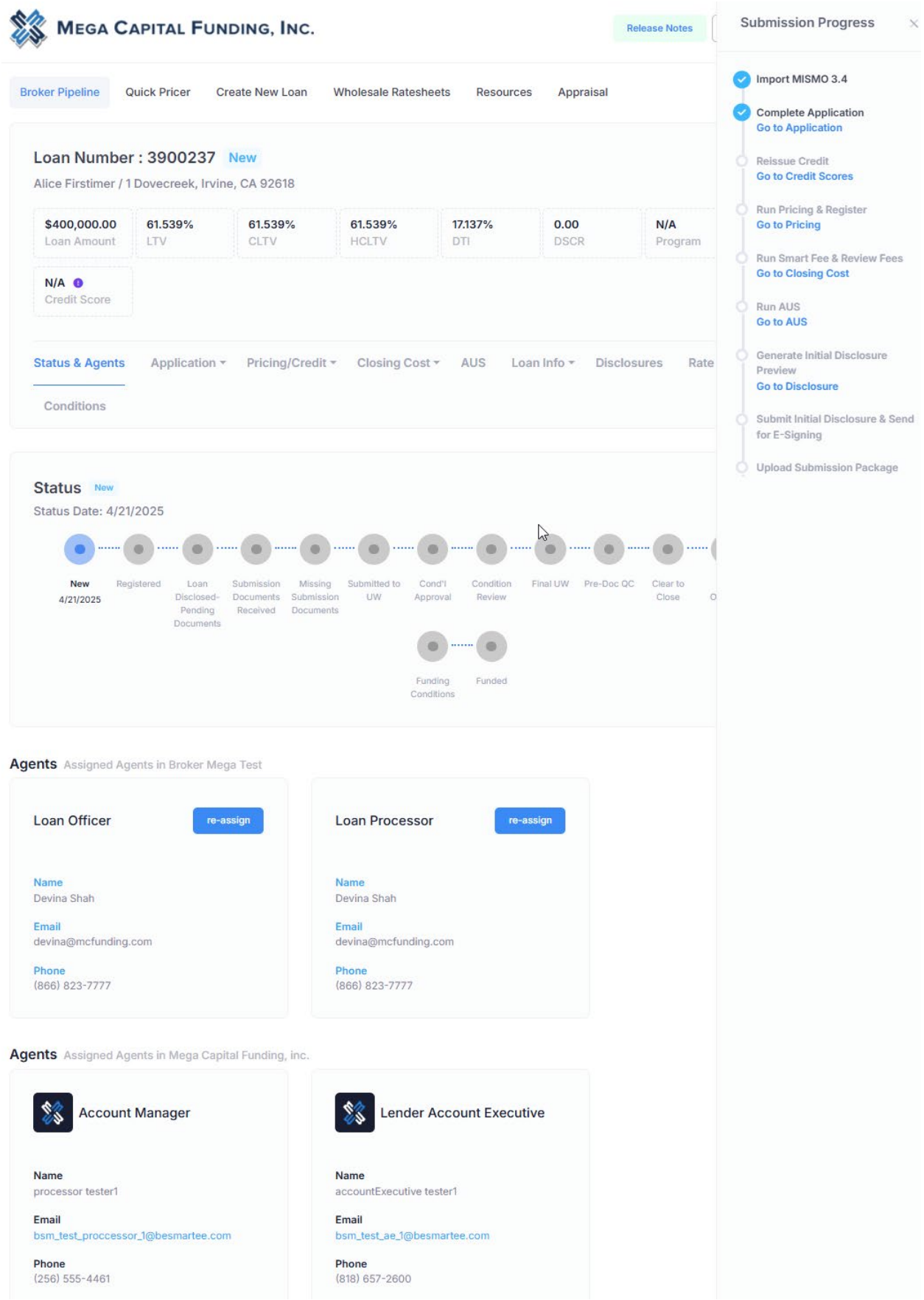


Import MISMO 3.4

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

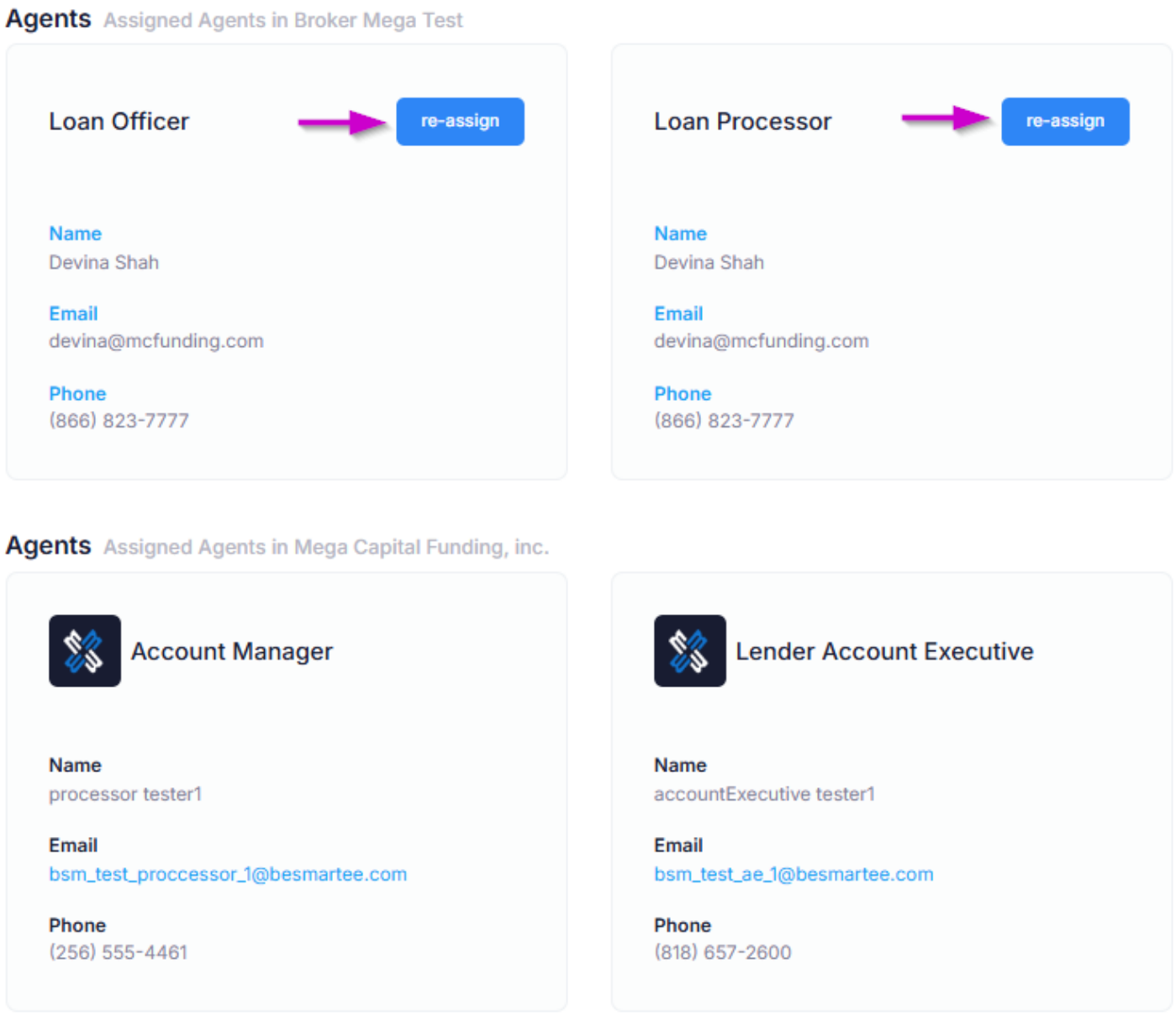


Once your 3.4 is successfully uploaded, you will be taken to a new landing page.



Status and Agents

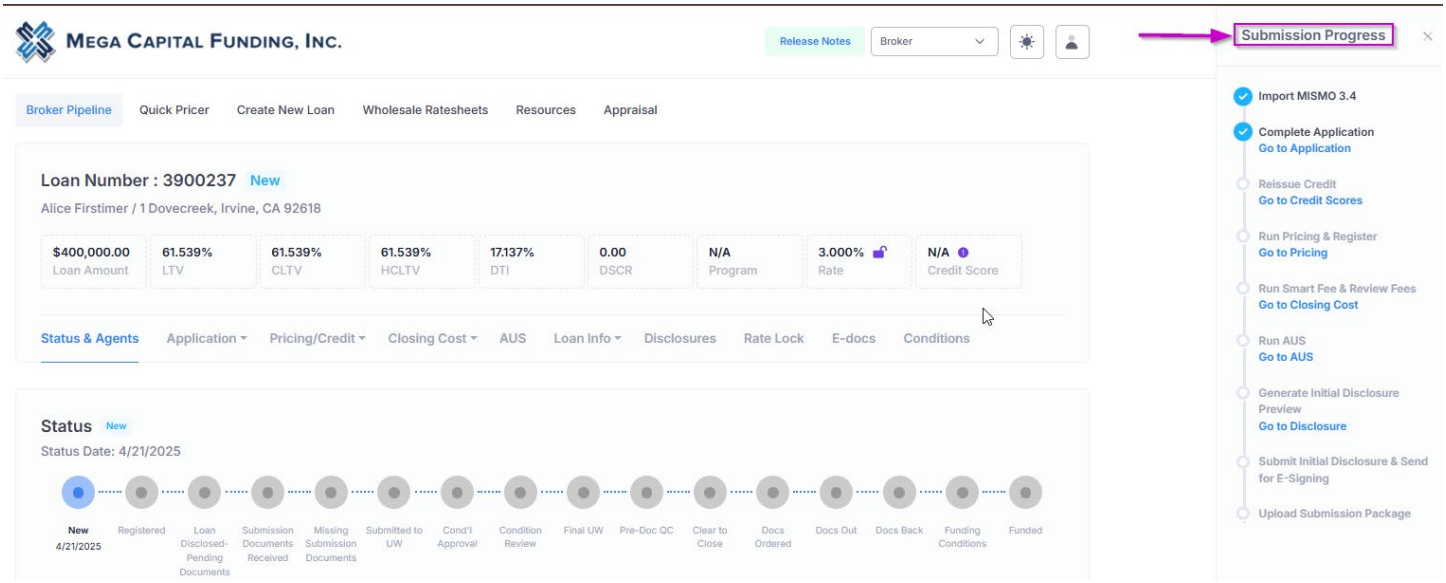
Review the agents assigned to the loan file and confirm they are correct. To pick or change the Loan Officer or Loan Processor on the file, click on the "re-assign" button and select the user from the drop down. If a new user needs to be added or you do not see your user in the drop down, please contact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



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.

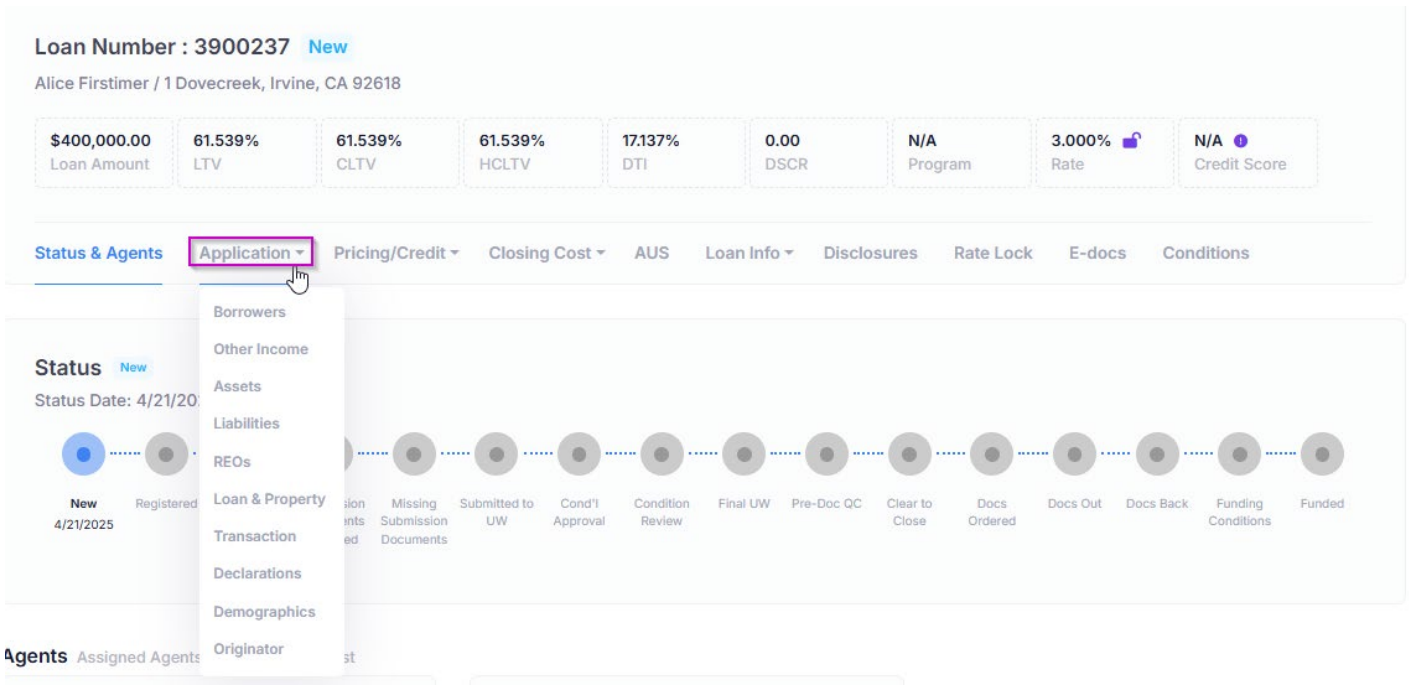
Beginning Your Submission Progress

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.



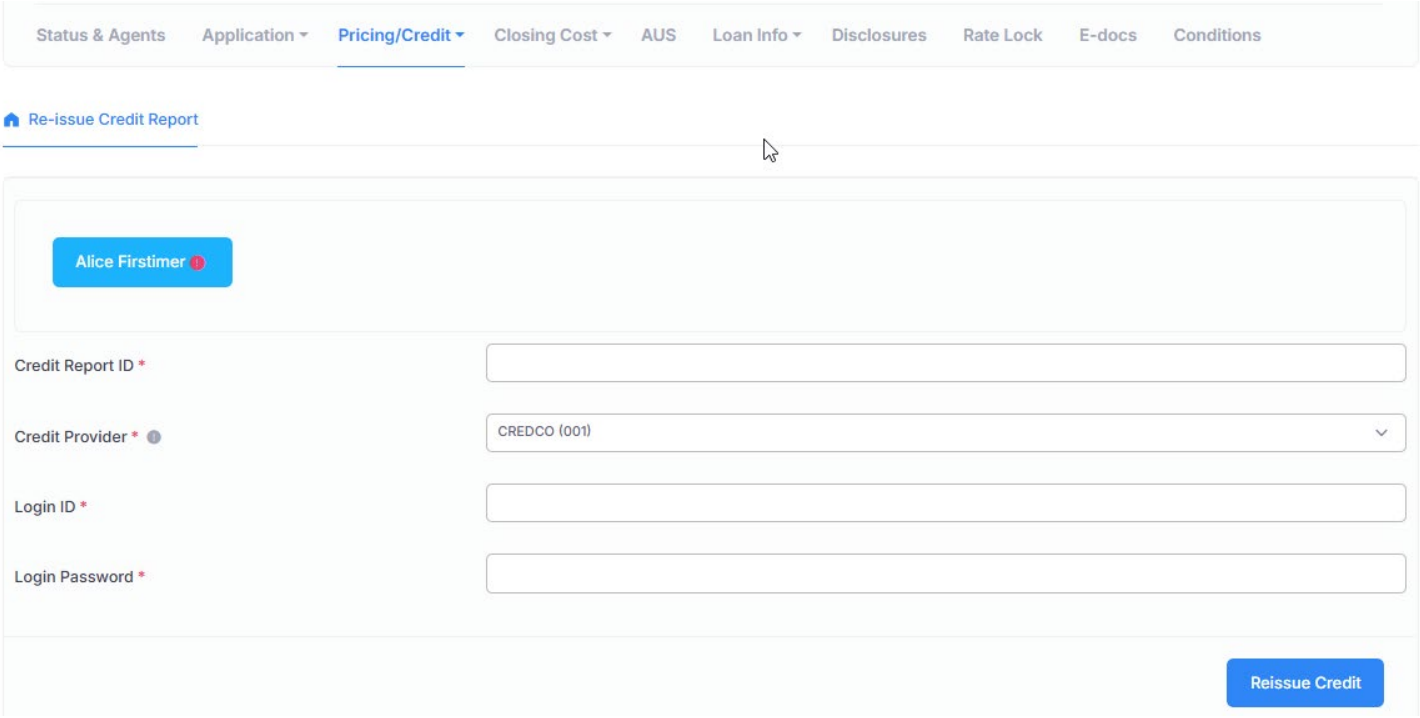
Submission Progress: Complete Application

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.



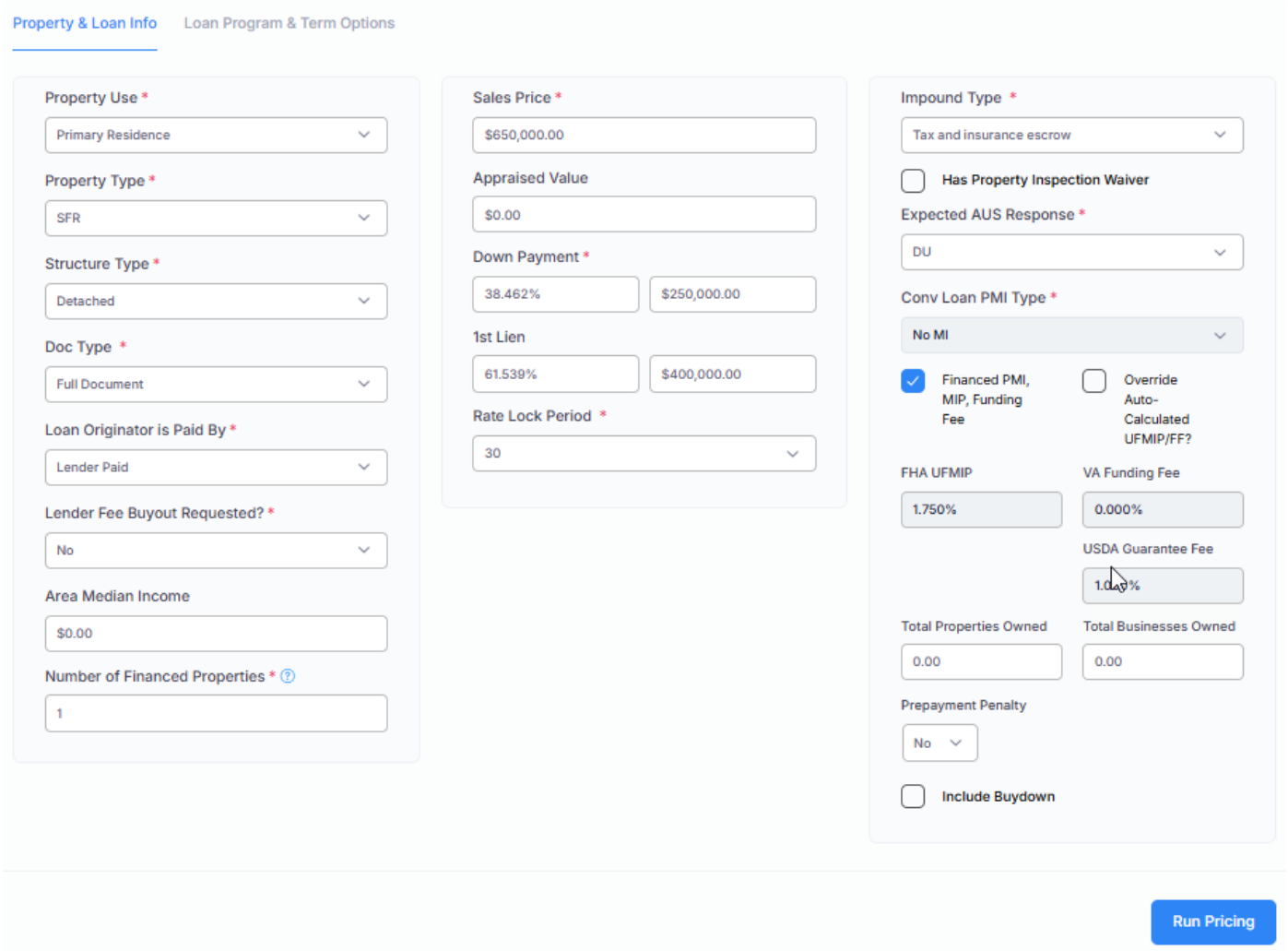
Submission Progress: Reissue Credit

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.”

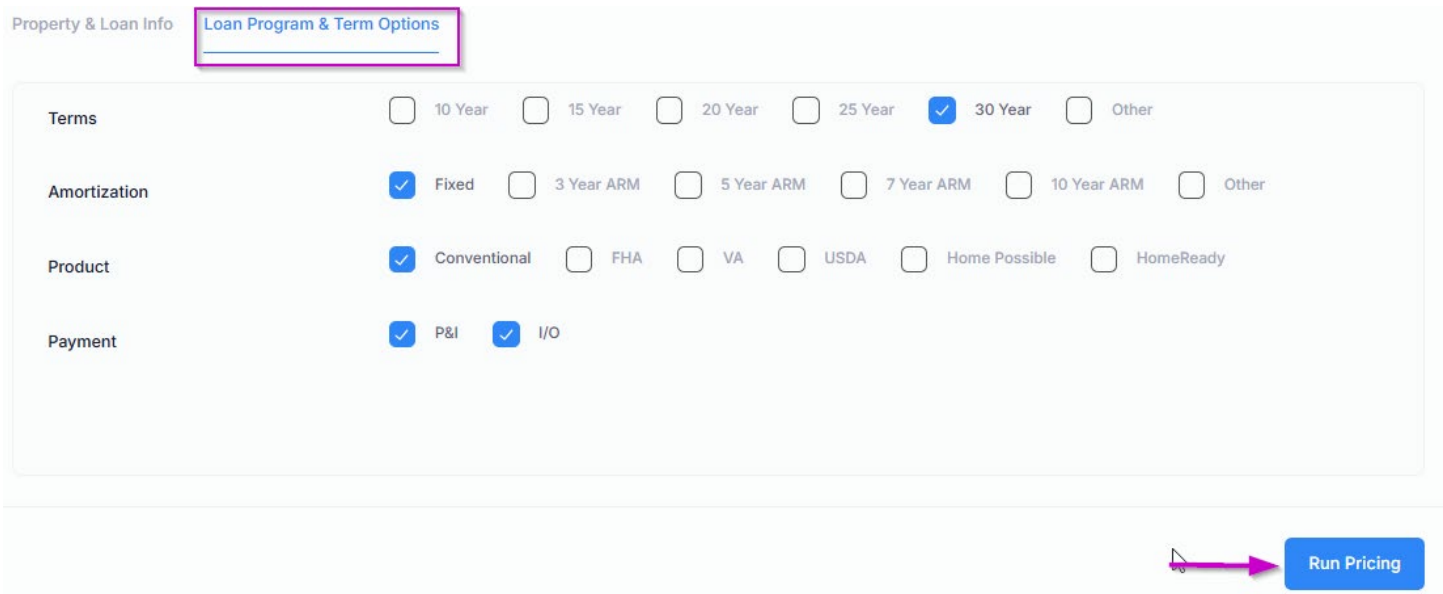


Submission Progress: Run Pricing & Register

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



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”



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.

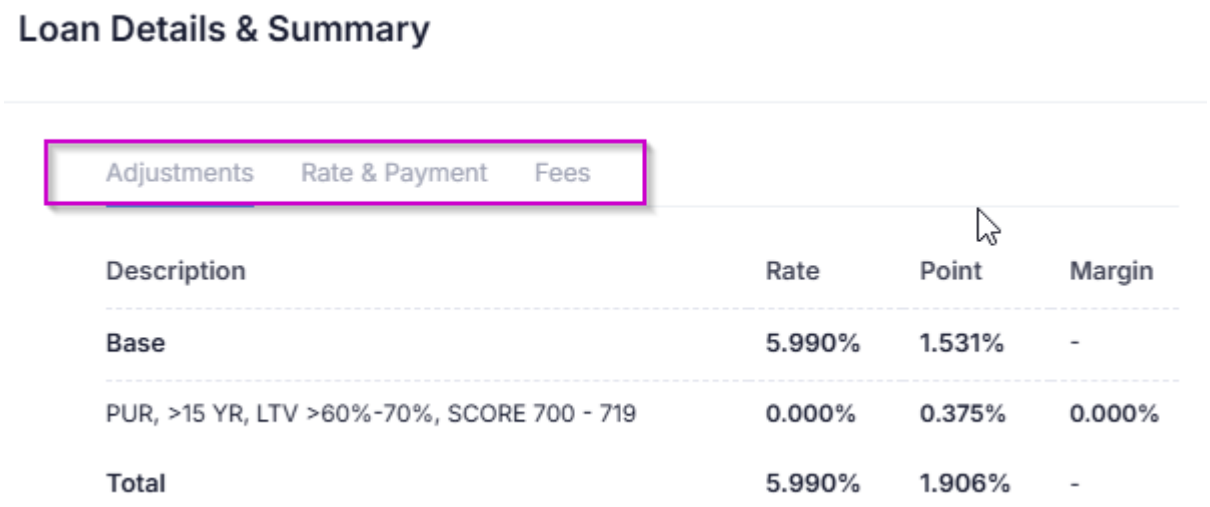
Note: If you do not see the program type you were looking for, review the "Ineligible Programs" tab. There will be a list of program types and a short description of why you are not eligible for it. If you need to make any changes to the application to qualify for a program, you can return to the "Application"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

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

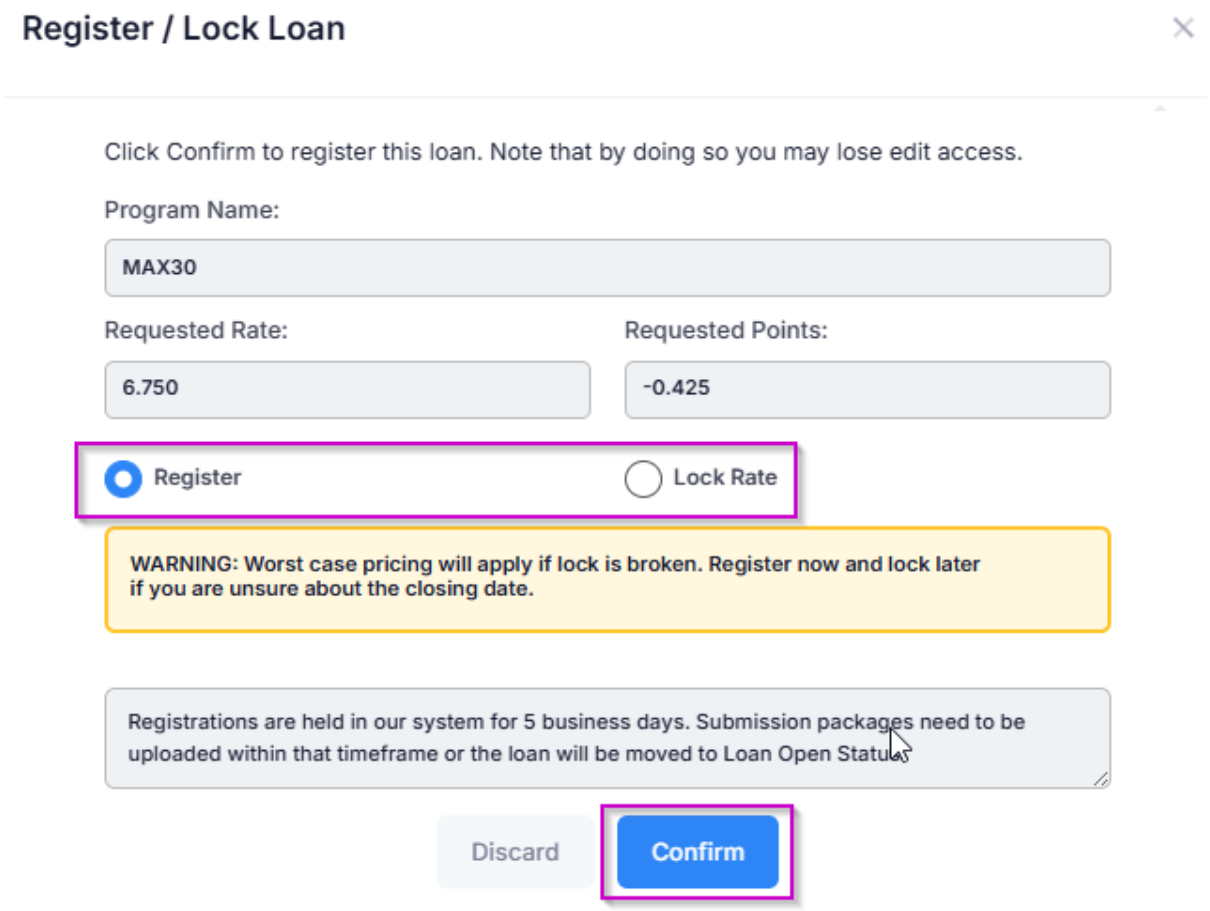
Once you expand the pricing results in the program you are looking to register, you will be given the opportunity to either register (float) or lock the loan.

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

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



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.

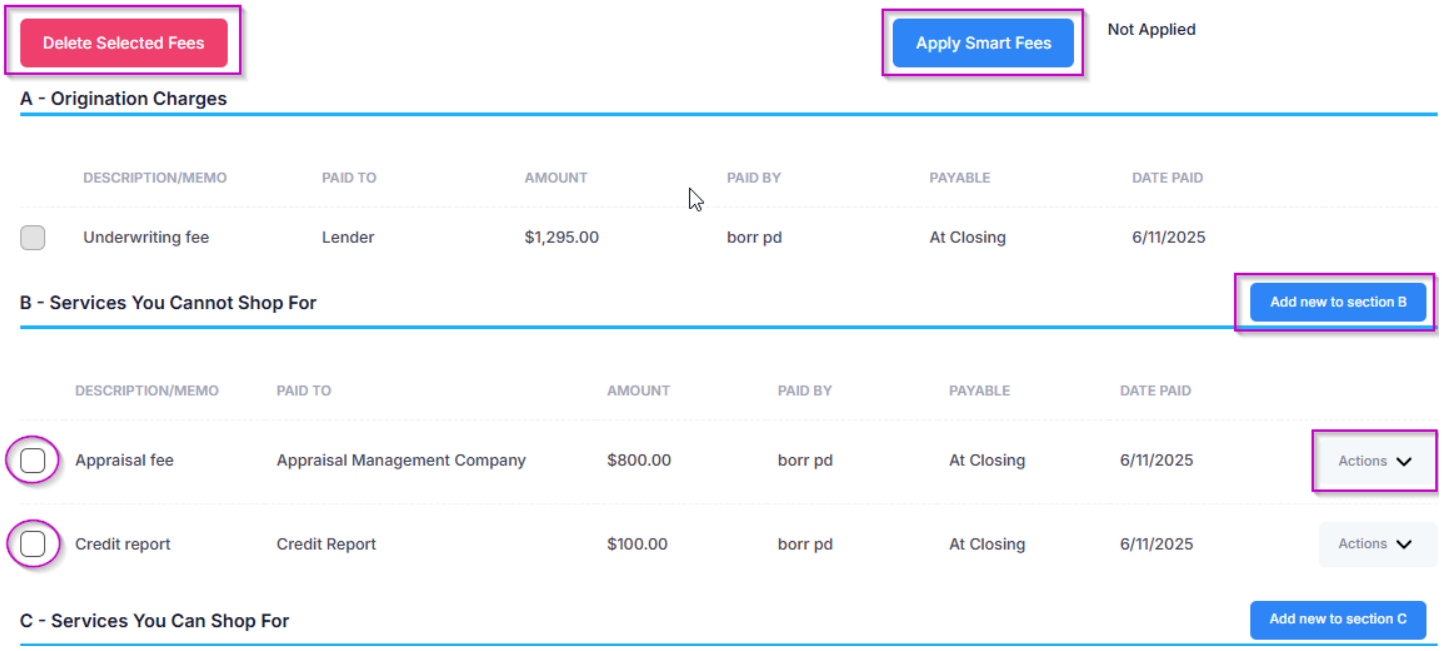


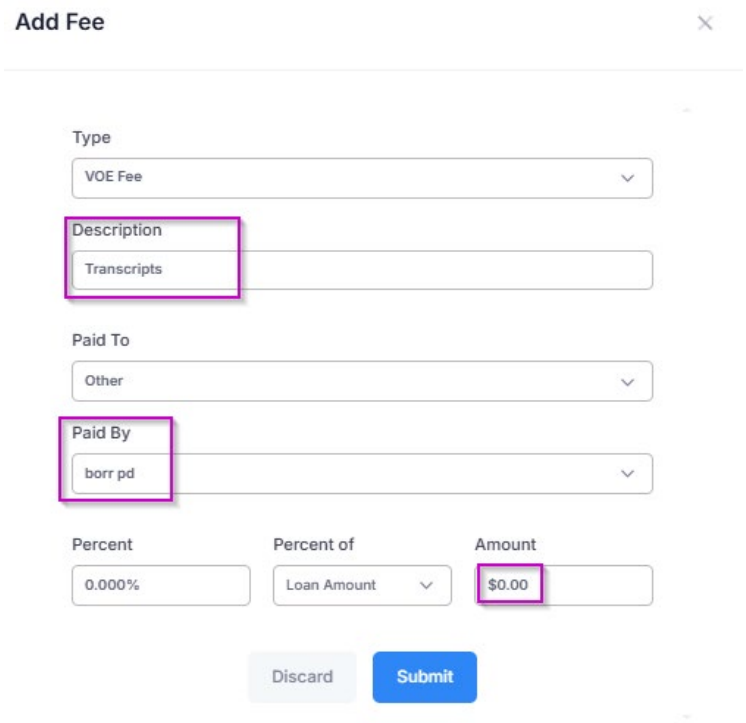
Submission Progress: Run Smart Fees & Review Fees

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”.





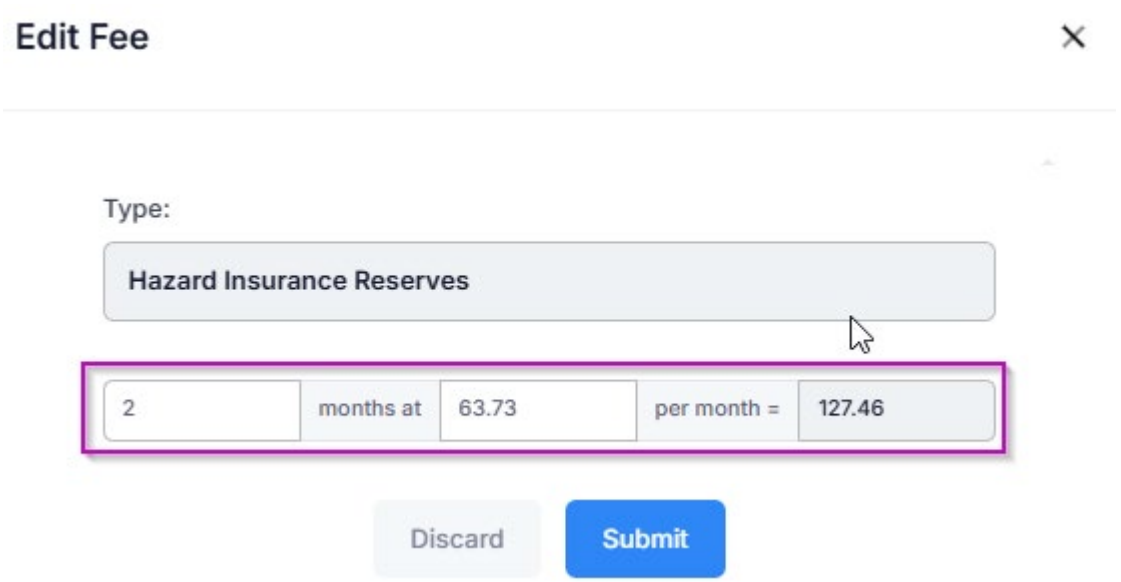
Some things to note in each section:

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.

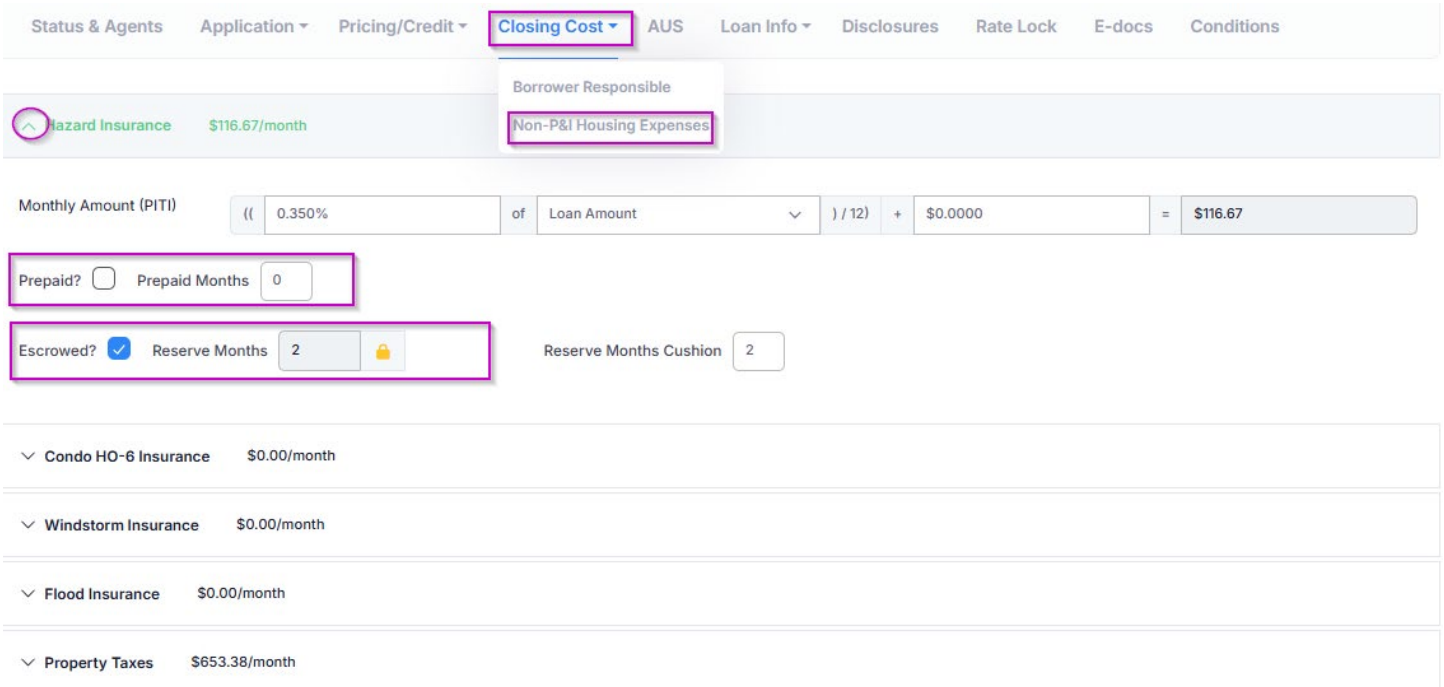
B – Services You Cannot Shop For: the fees in this section that are prepopulated are template fees estimating what the fee may cost. You'd want to adjust these fees to what is applicable to your loan. Please note: these are NOT Smart Fees.

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 – Prepaids 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.



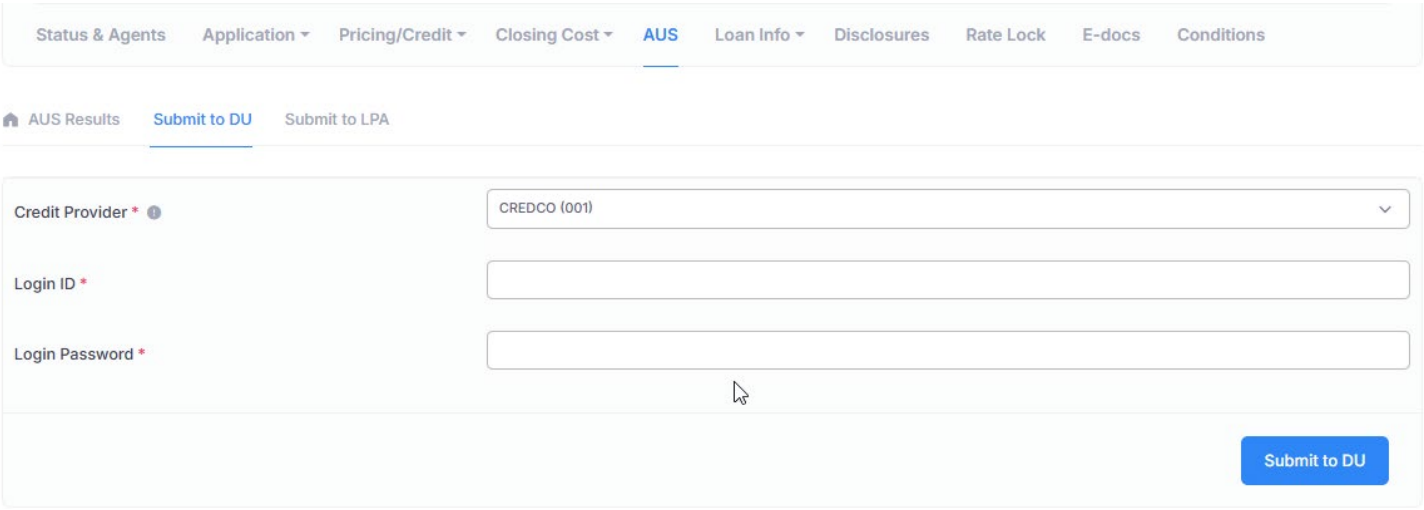
Alternatively, you can edit by selecting “Non- P&I Housing Expenses” from the Closing Cost tab, and then expanding the selection to edit the fee you are looking to adjust. If you are adjusting the number of months, unlock the field and leave it unlocked to apply.



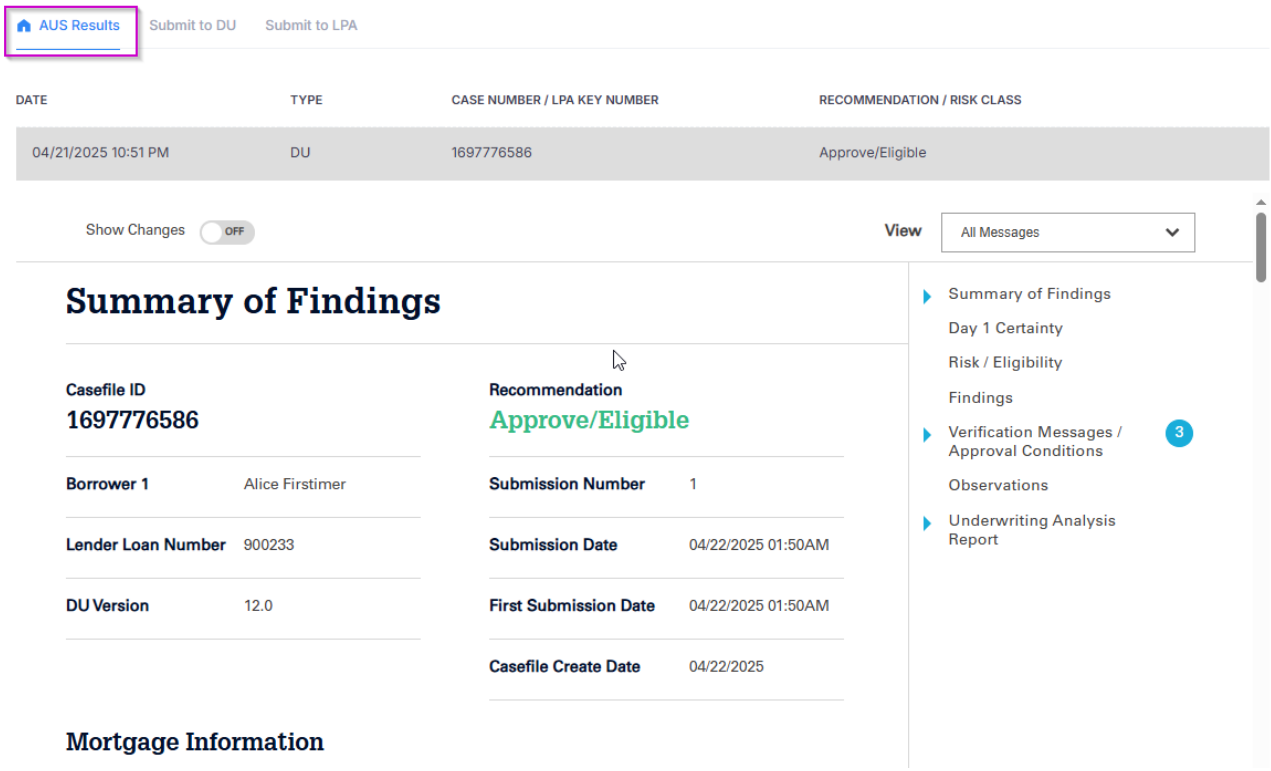
Submission Progress: Run AUS

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.

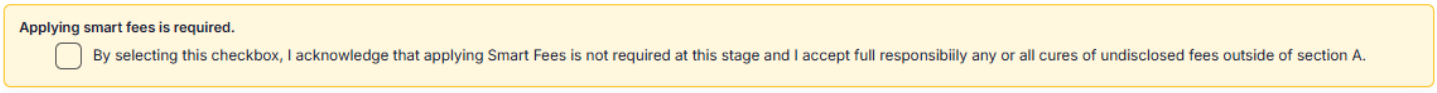


Once it's done running, you can see the results in the "AUS Results" tab. You can also find a copy of the results in the e-Docs.



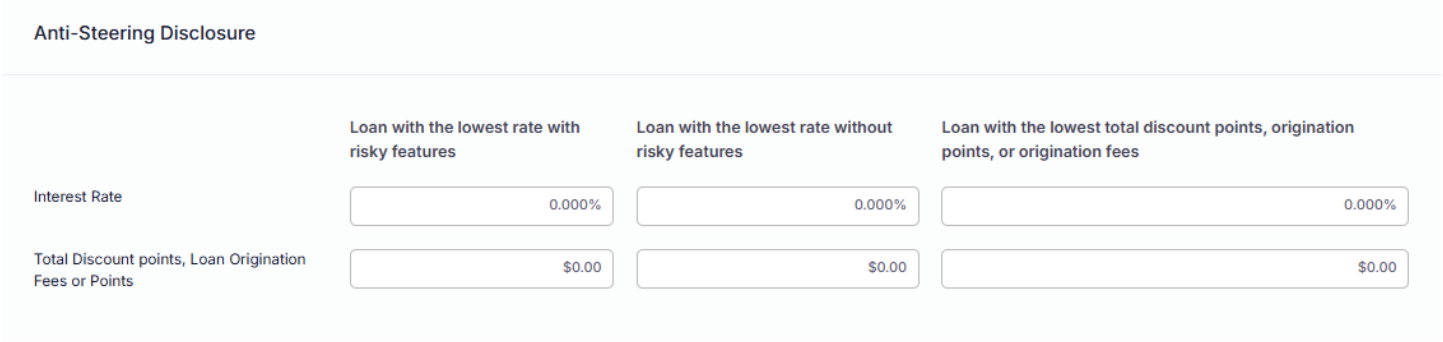
Submission Progress: Generate Initial Disclosure Preview and Submit Initial Disclosure & Send for E-Signing

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.

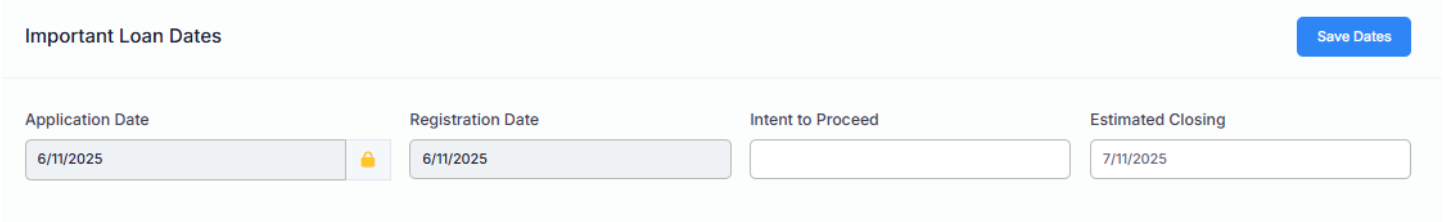


Anti-Steering Disclosure: If your loan has lender paid compensation, you will now complete the anti-steering information that will show on the anti-steering disclosure when you send out the disclosures. If your loan has borrower paid compensation, this step will not be visible as it's not required.

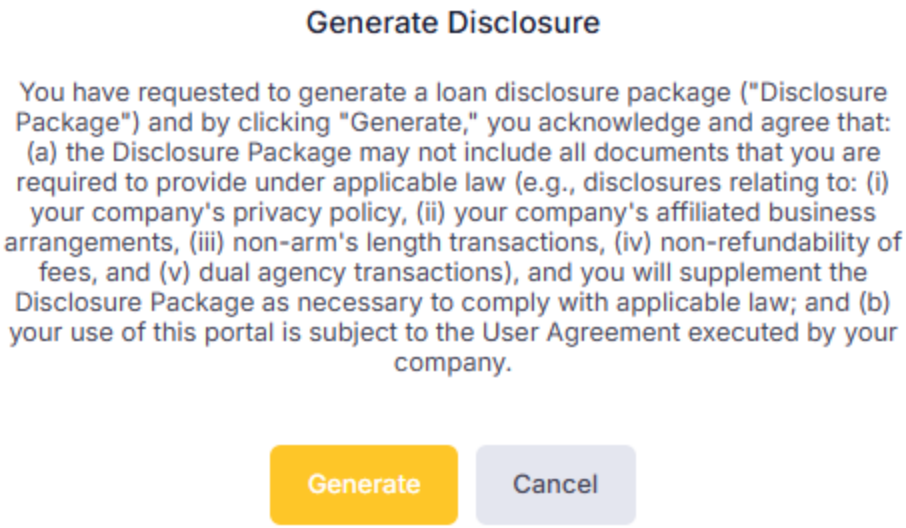
For tips on how to complete the fields, click here for our: Anti-Steering Cheat Sheet



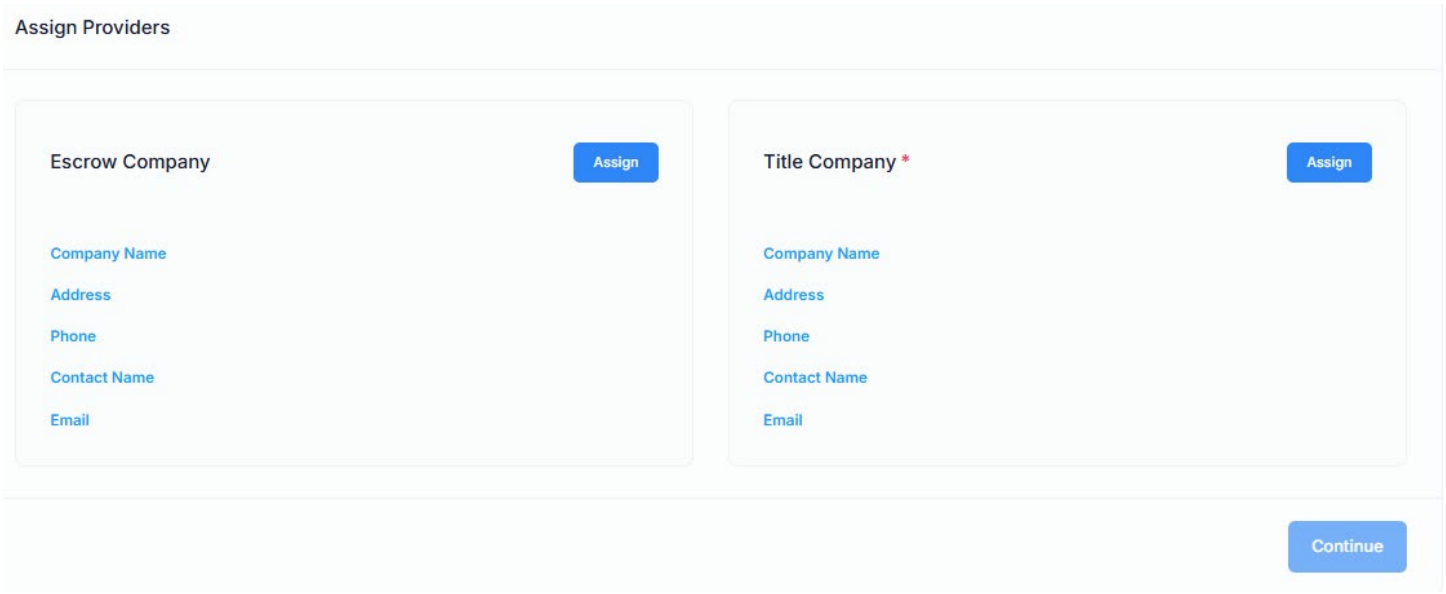
Important Dates: Take note of your important dates and adjust if needed. Note: daily interest that will be generated on the LE is calculated based on the estimated closing date entered here.



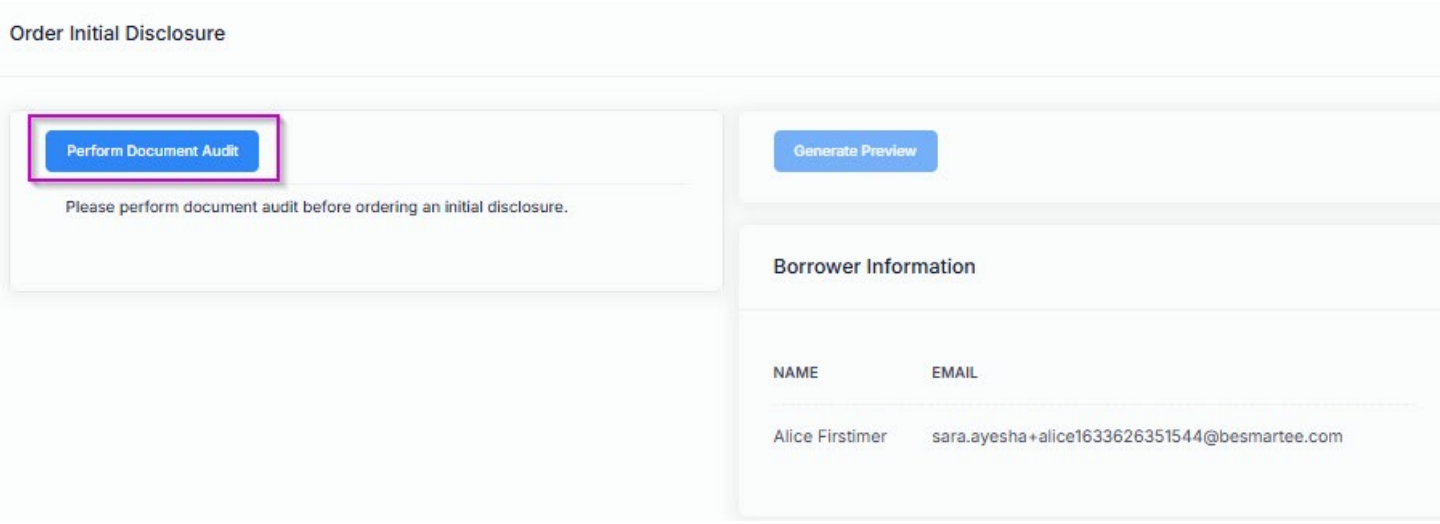
Order Initial Disclosures: Click on the "Order Initial disclosures" button and you will get a popup disclaimer. Carefully review the information in the disclaimer and then click generate to proceed.



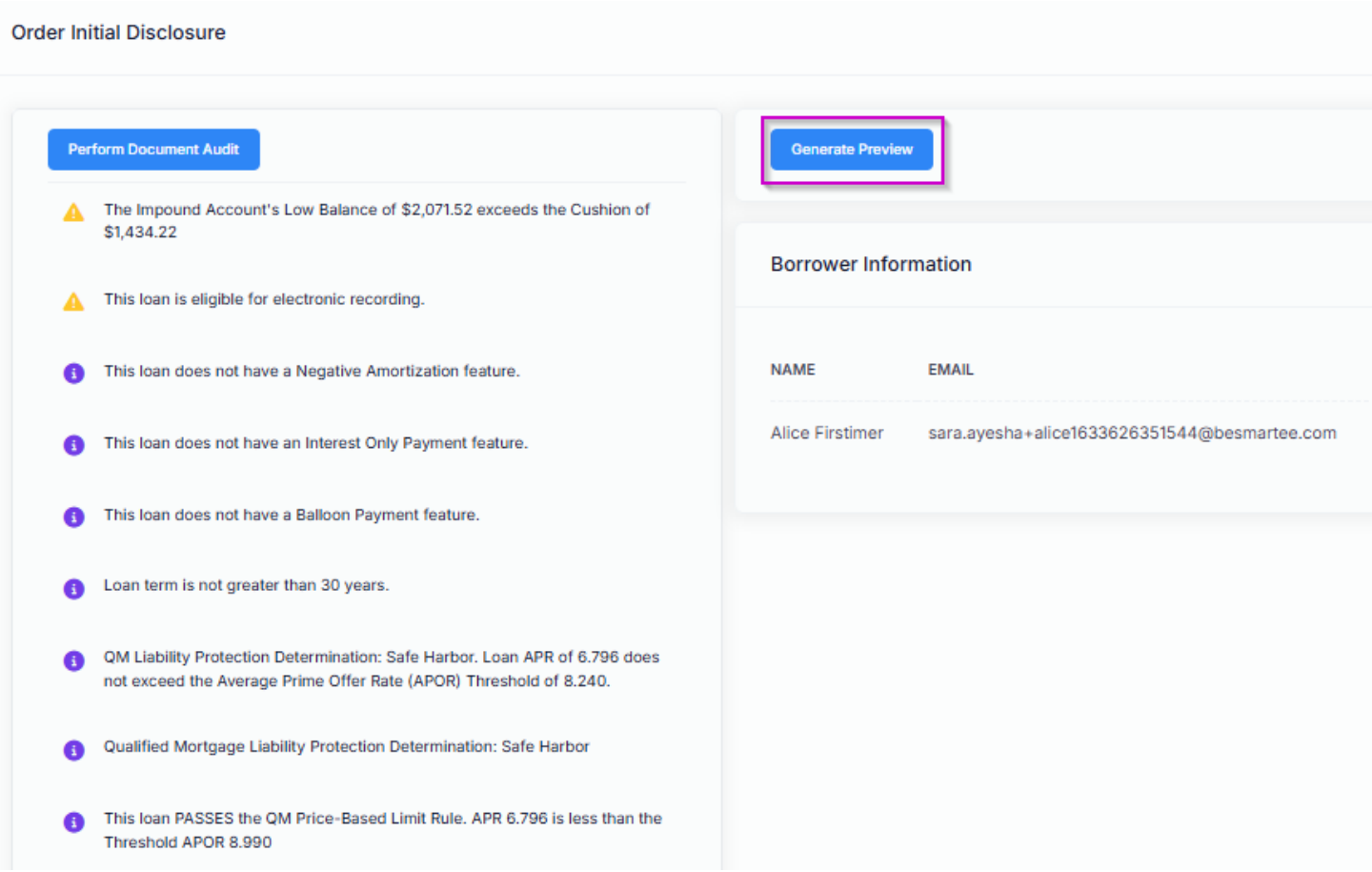
Assign Providers: If you did not use Smart Fees, you will have to enter your settlement service provider information. You can select a provider from our database or type in the information. Once done, click on "Continue" to proceed to the next step. If you are using Smart Fees, this step will not be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



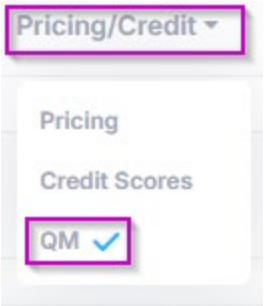
Perform Document Audit: You will now click on "Perform Document Audit" to continue to proceed.



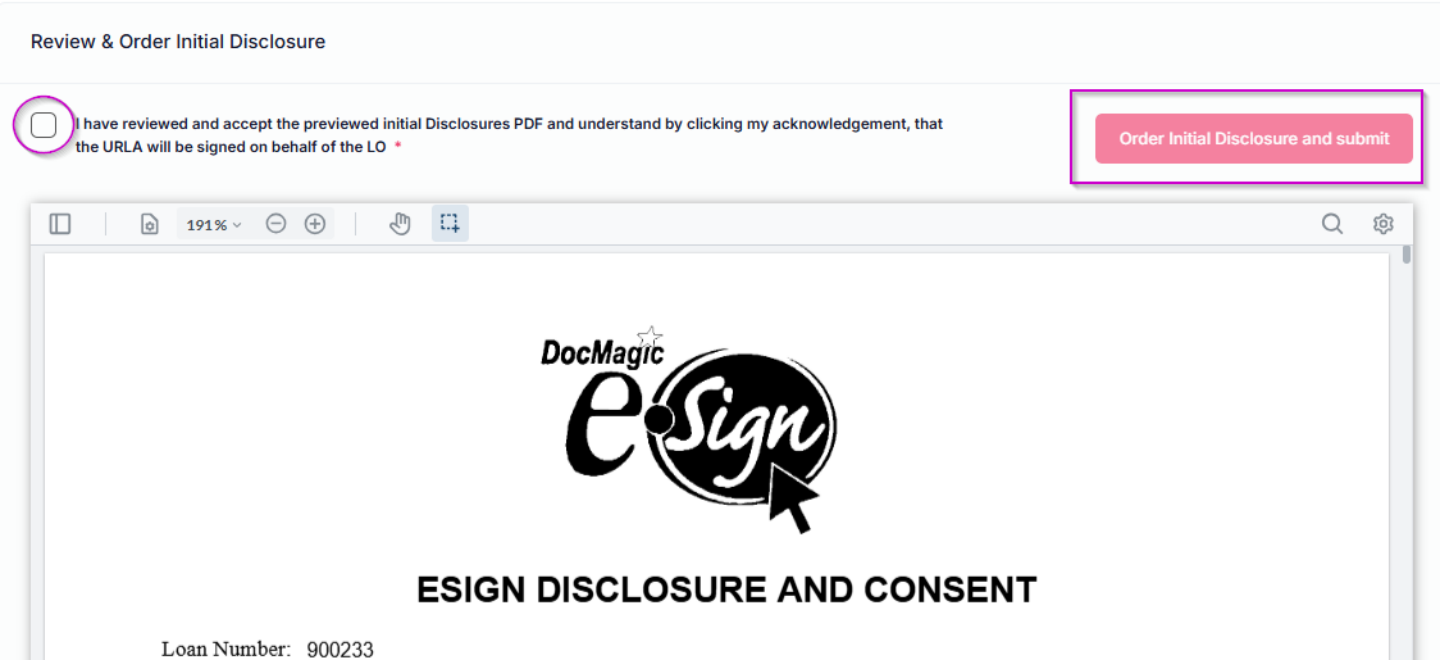
Review the audit results. Anything with a triangle with an exclamation point is just a warning and will still allow you to proceed. Anything with a red X is a hard stop and will need to be addressed before moving forward. If no hard stops, you can proceed by clicking on "Generate Preview"



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.

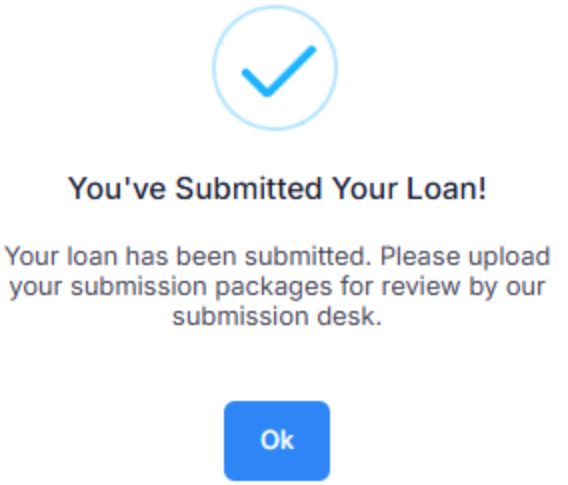


Generate Preview and Review & Order Initial Disclosures: You can now review the disclosures that will be going out to the borrower. If all looks good, check mark the box acknowledging you have reviewed and then click on "Order Initial Disclosures and Submit" and your disclosures will be sent to the borrower.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



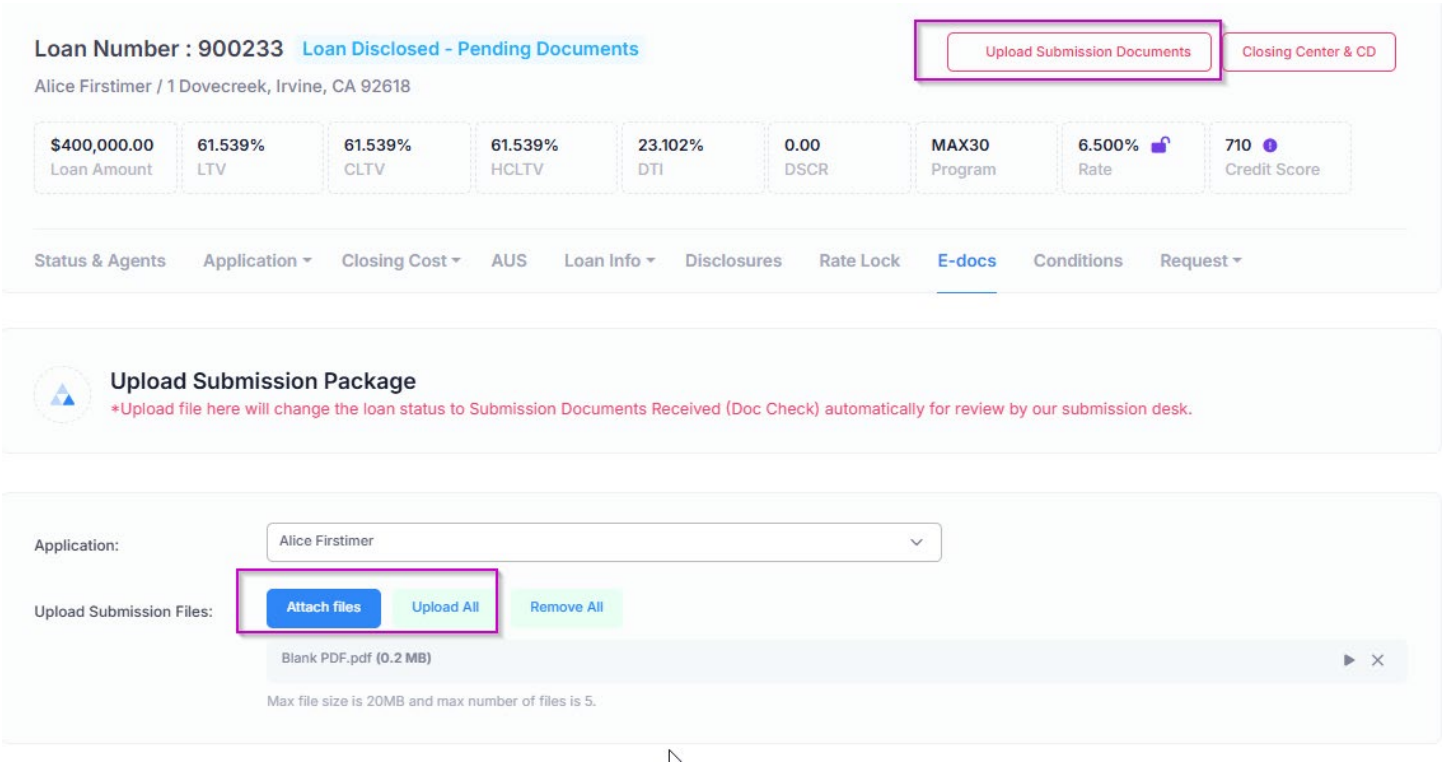
Your disclosures are now out! If the borrower needs more information on how the eSign process will work, click here for additional instructions.

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



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.



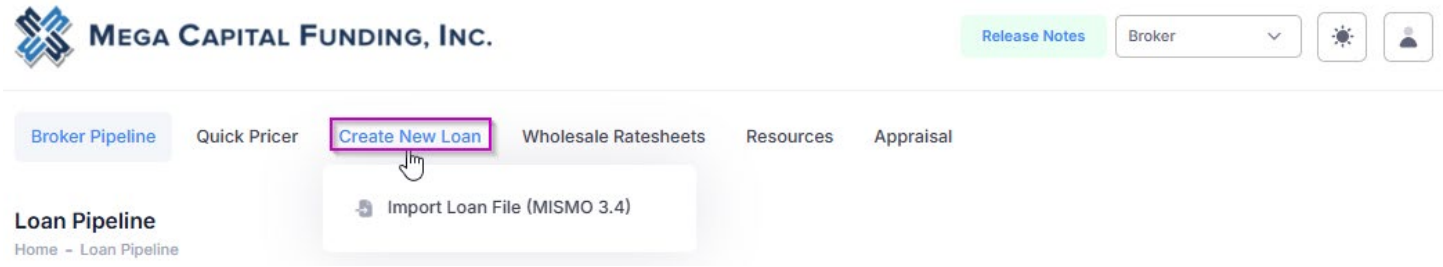
Once done, the “Upload Submission Docs” will disappear and you will be redirected to the eDocs Folder where you can confirm your uploads went through. Your loan status will now change to “Submission Documents Received.”

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!

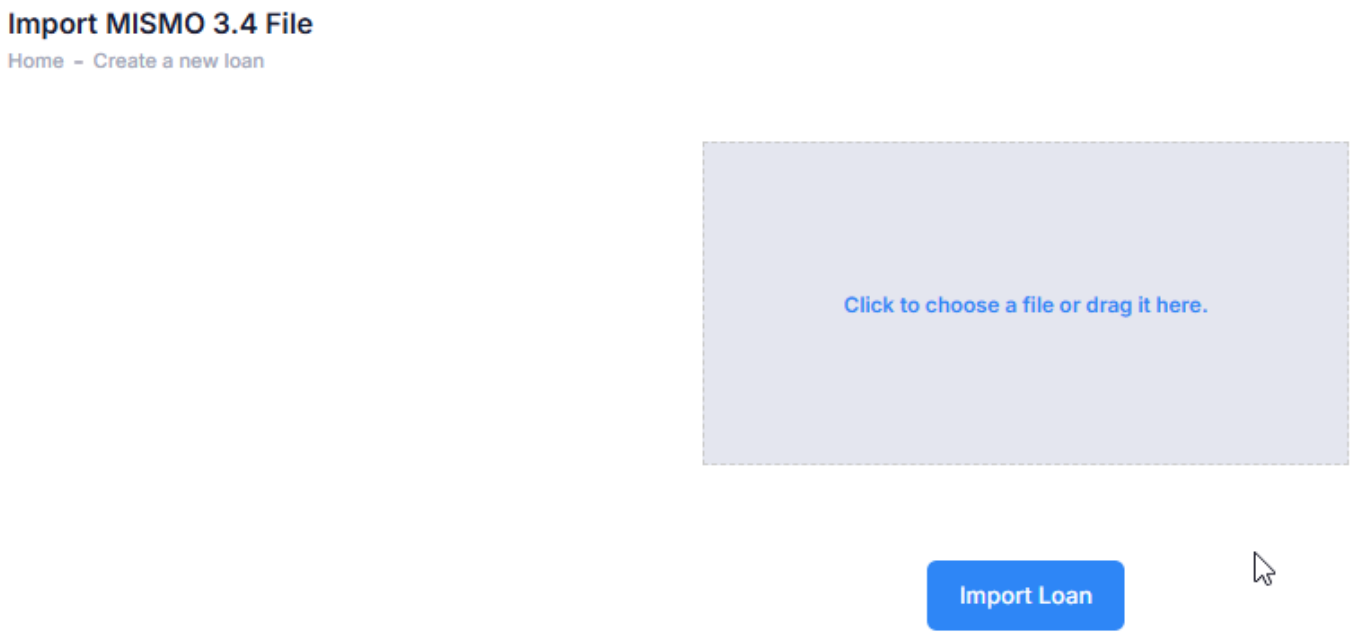
How to Submit a TBD Loan

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

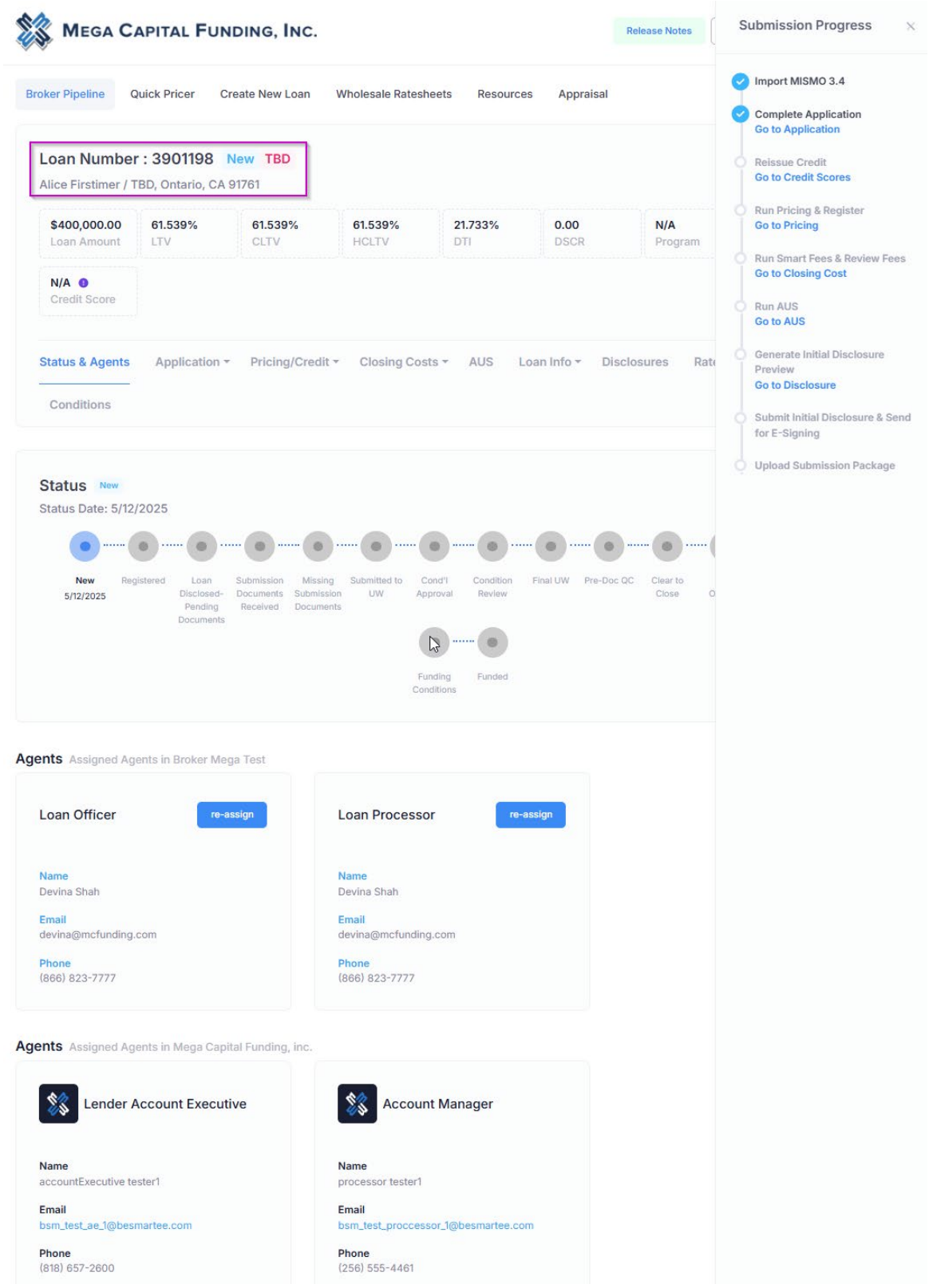


Import MISMO 3.4

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.

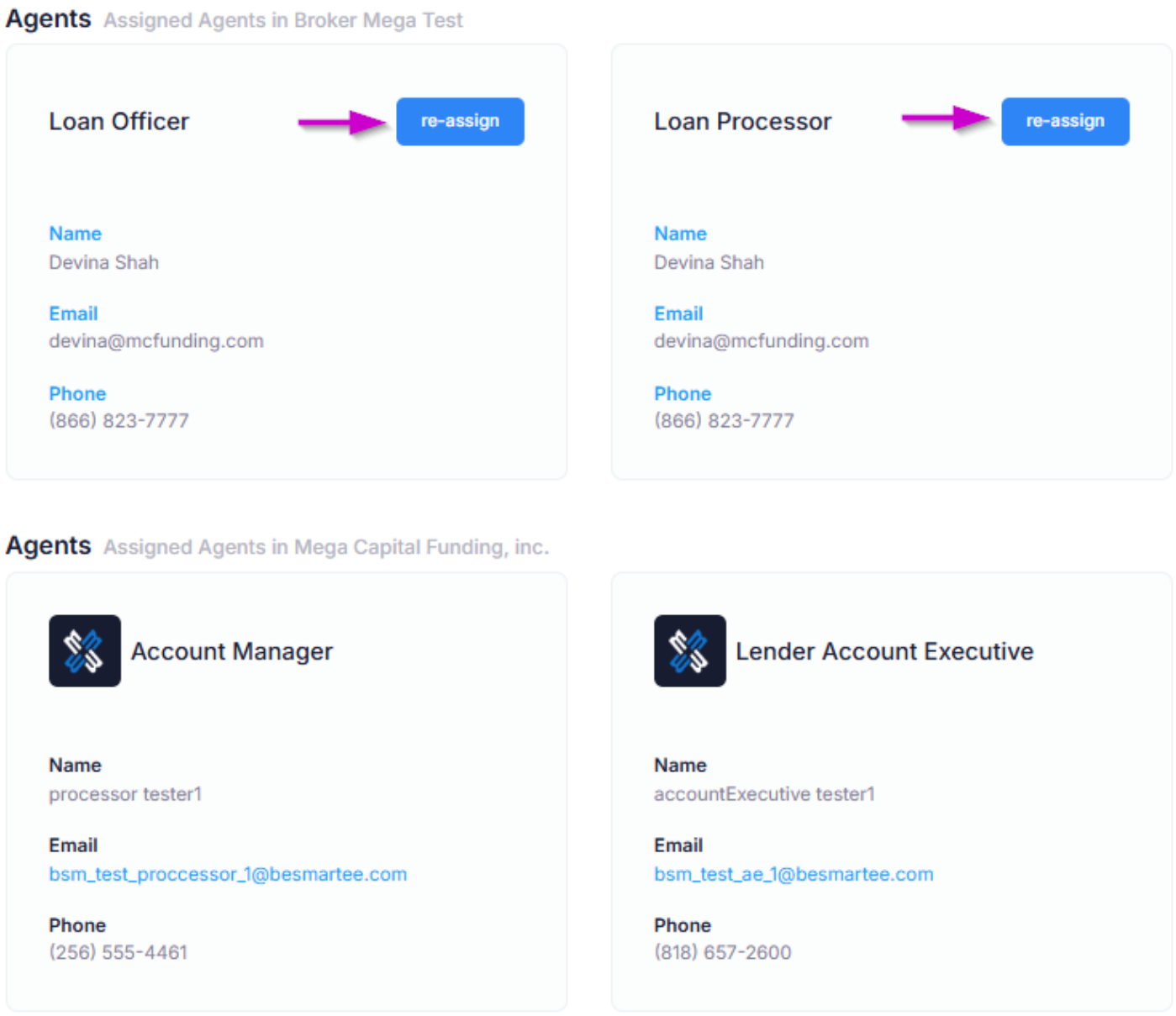


Once your 3.4 is successfully uploaded, you will be taken to a new landing page. Note: for the system to recognize the file as a TBD loan, the subject property address must include the words “TBD” in it. If any other variation is used, the system will not recognize it as being a TBD.


MEGA CAPITAL FUNDING, INC.
Release Notes
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
Conditions
Status New
Status Date: 5/12/2025
New 5/12/2025
Registered
Loan Disclosed-Pending Documents
Submission Documents Received
Missing Submission Documents
Submitted to UW
Cond'l Approval
Condition Review
Final UW
Pre-Doc QC
Clear to Close
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.
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_proccessor_1@besmartee.com
Phone
(256) 555-4461
Submission Progress
Import MISMO 3.4
Complete Application
Go to Application
Reissue Credit
Go to Credit Scores
Run Pricing & Register
Go to Pricing
Run Smart Fees & Review Fees
Go to Closing Cost
Run AUS
Go to AUS
Generate Initial Disclosure Preview
Go to Disclosure
Submit Initial Disclosure & Send for E-Signing
Upload Submission Package

Status and Agents

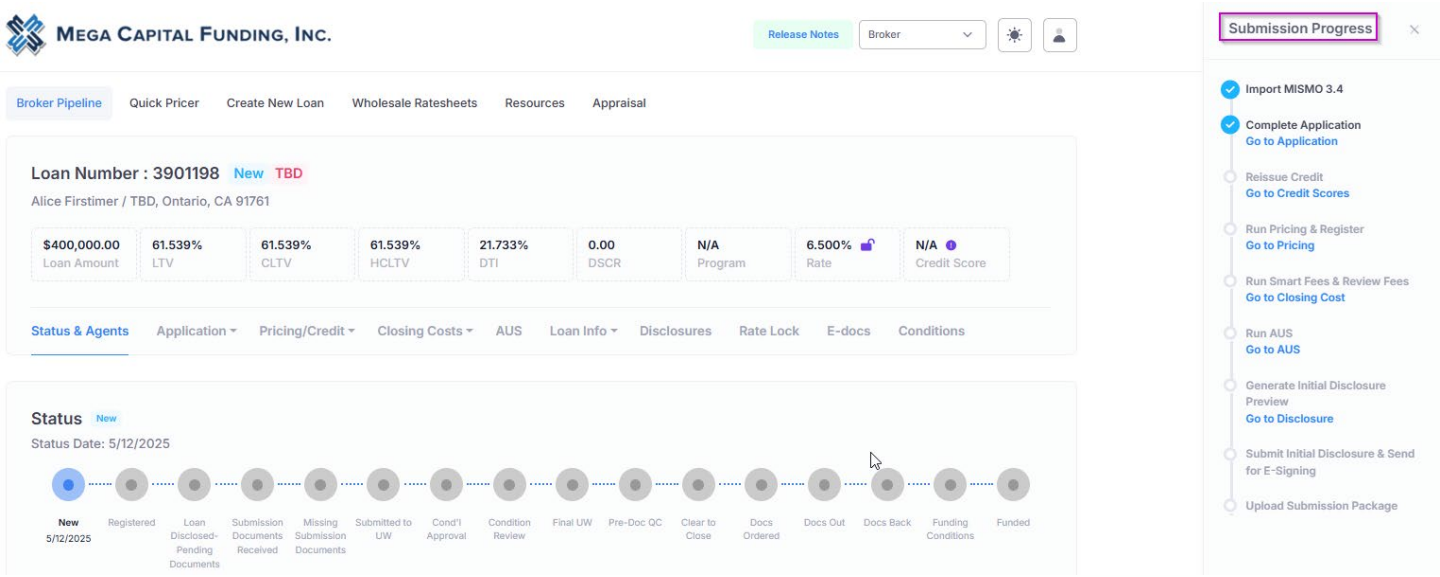
Review the agents assigned to the loan file and confirm they are correct. To pick or change the Loan Officer or Loan Processor on the file, click on the "re-assign" button and select the user from the drop down. If a new user needs to be added or you do not see your user in the drop down, please contact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



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.

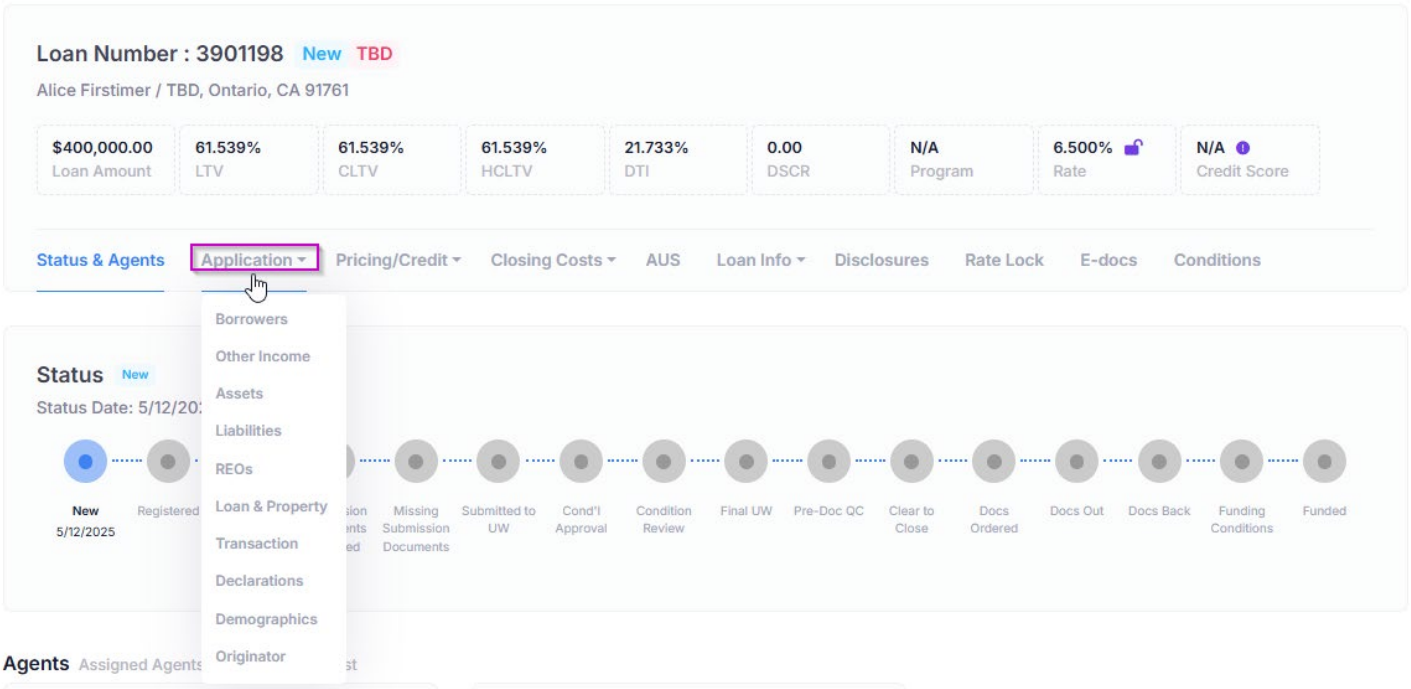
Beginning Your Submission Progress

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.



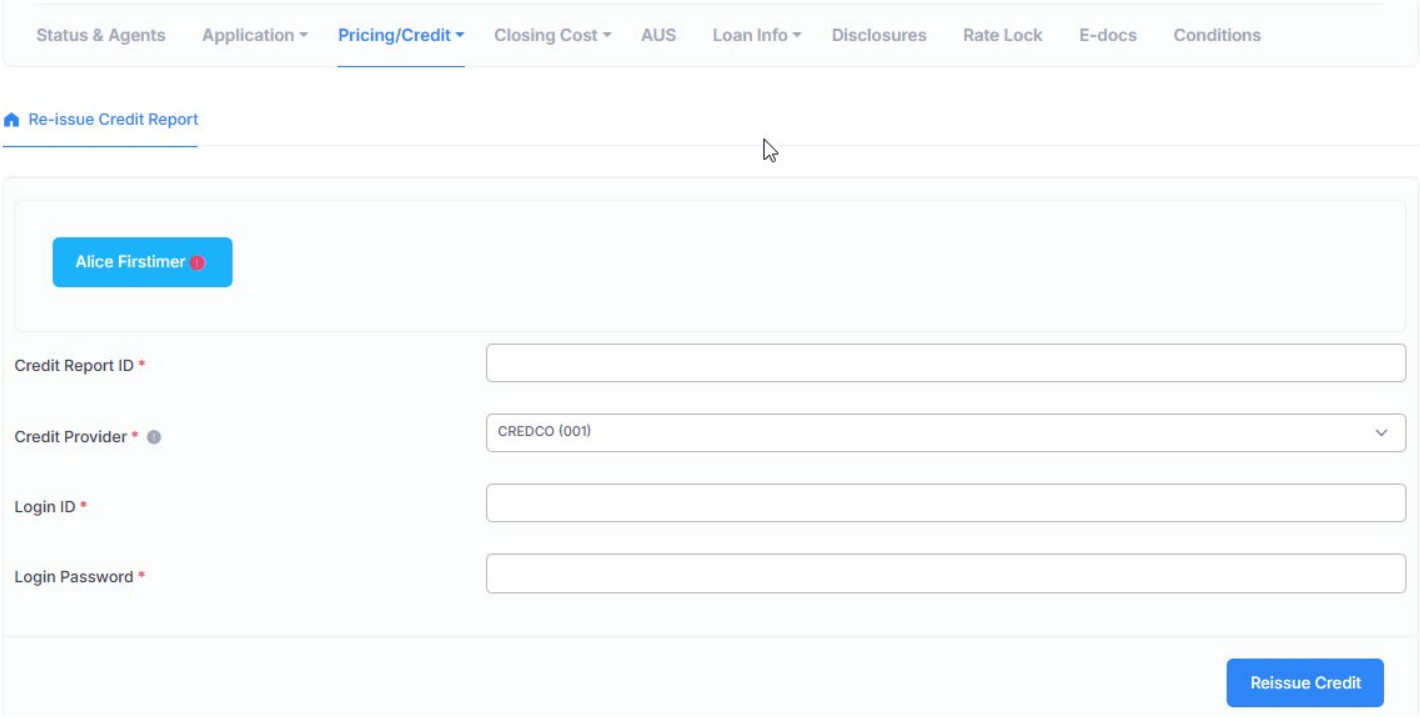
Submission Progress: Complete Application

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.



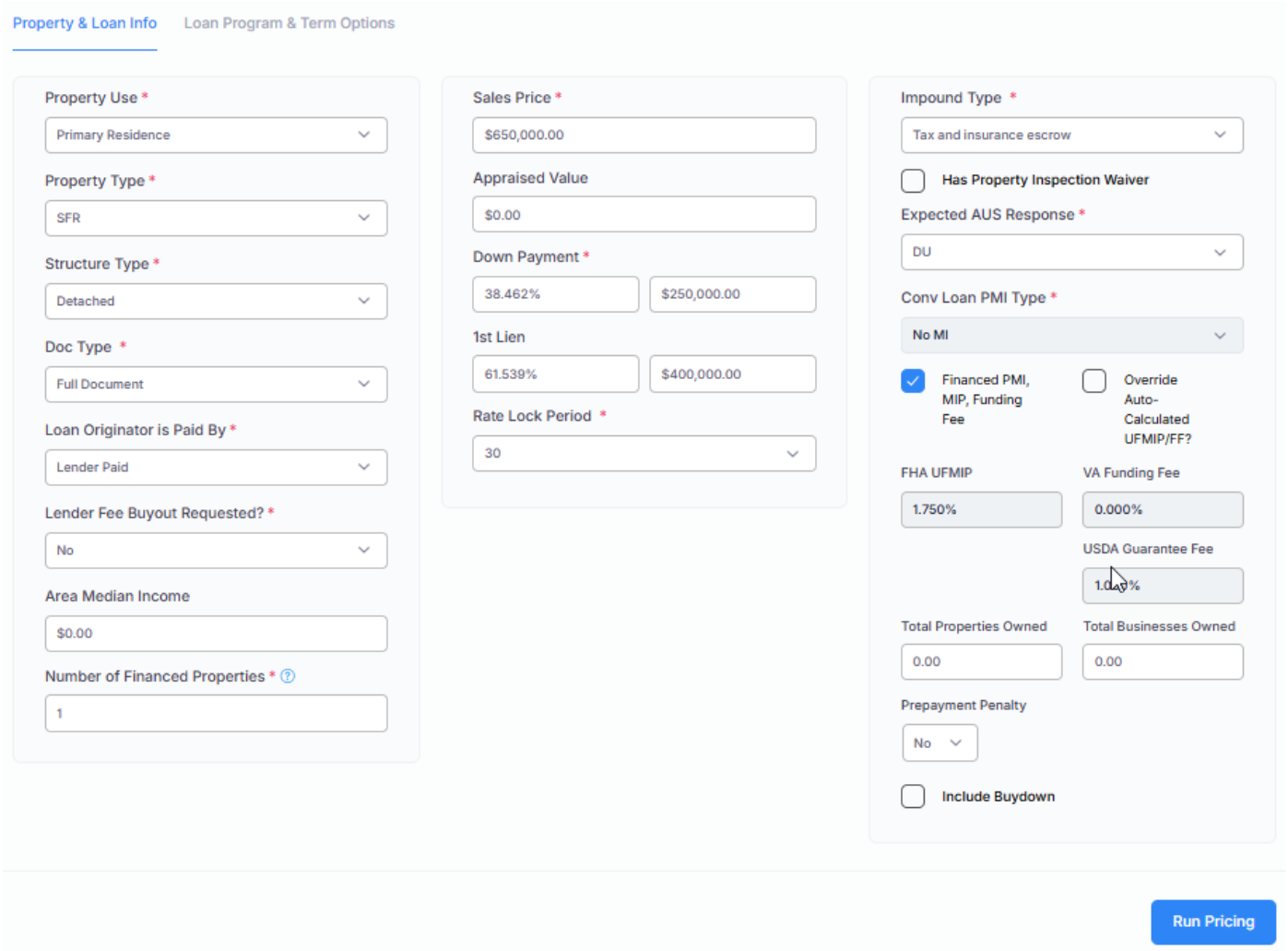
Submission Progress: Reissue Credit

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.”

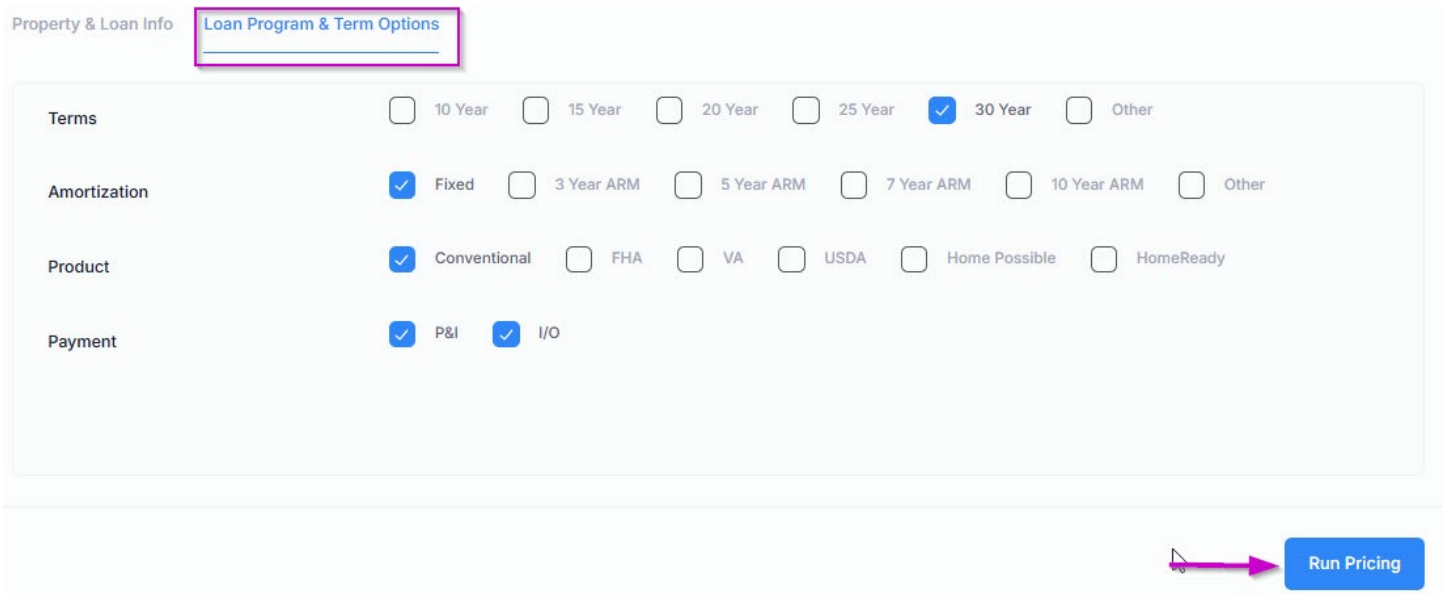


Submission Progress: Run Pricing & Register

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

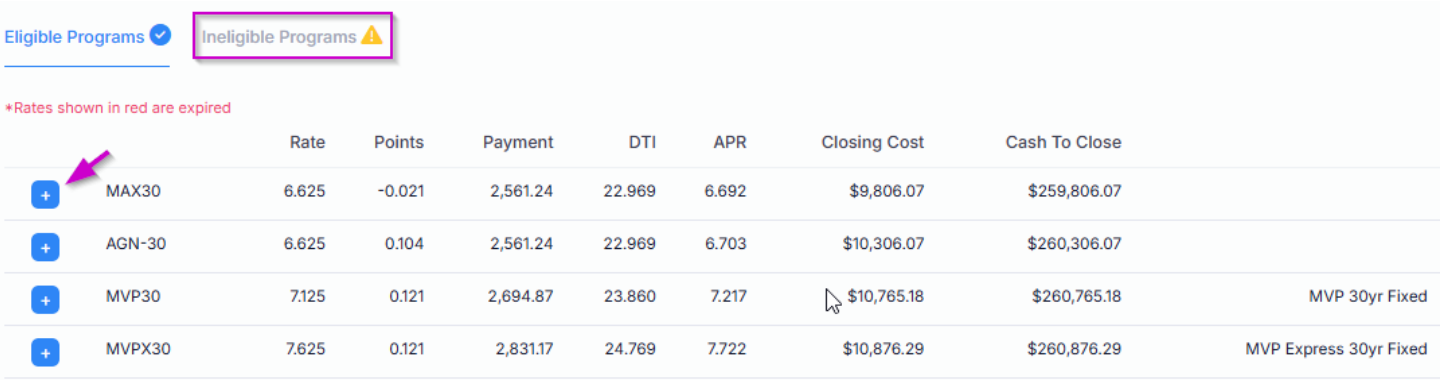


You can further fine tune your search by clicking on “Loan Programs & Term Options” to narrow down your search results. Once all information needed is entered, click on “Run Pricing”



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.

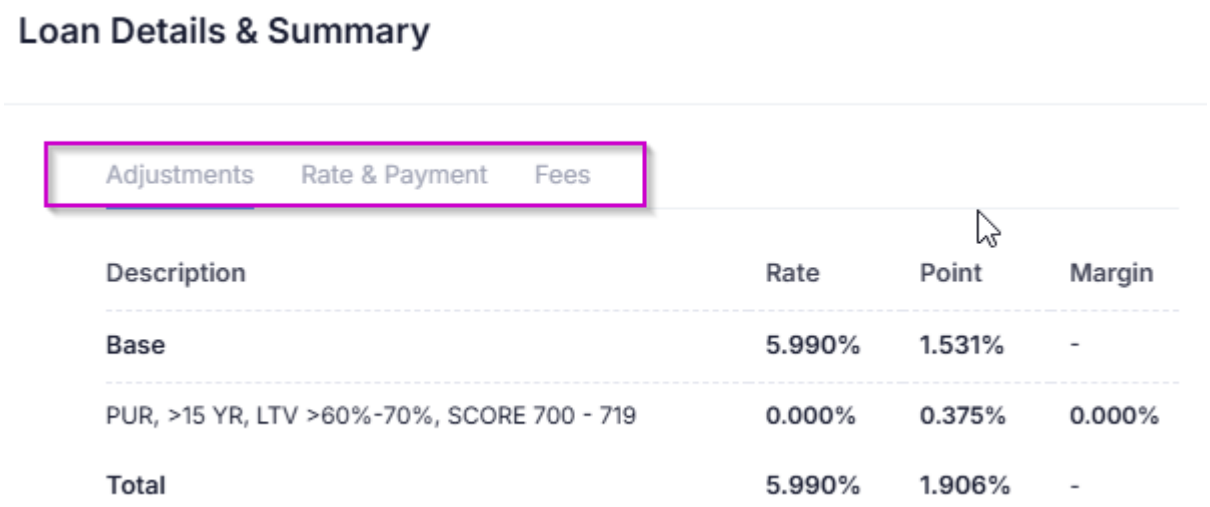


	Rate	Points	Payment	DTI	APR	Closing Cost	Cash To Close	
+ MAX30	6.625	-0.021	2,561.24	22.969	6.692	$9,806.07	$259,806.07	
+ AGN-30	6.625	0.104	2,561.24	22.969	6.703	$10,306.07	$260,306.07	
+ MVP30	7.125	0.121	2,694.87	23.860	7.217	$10,765.18	$260,765.18	MVP 30yr Fixed
+ MVPX30	7.625	0.121	2,831.17	24.769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

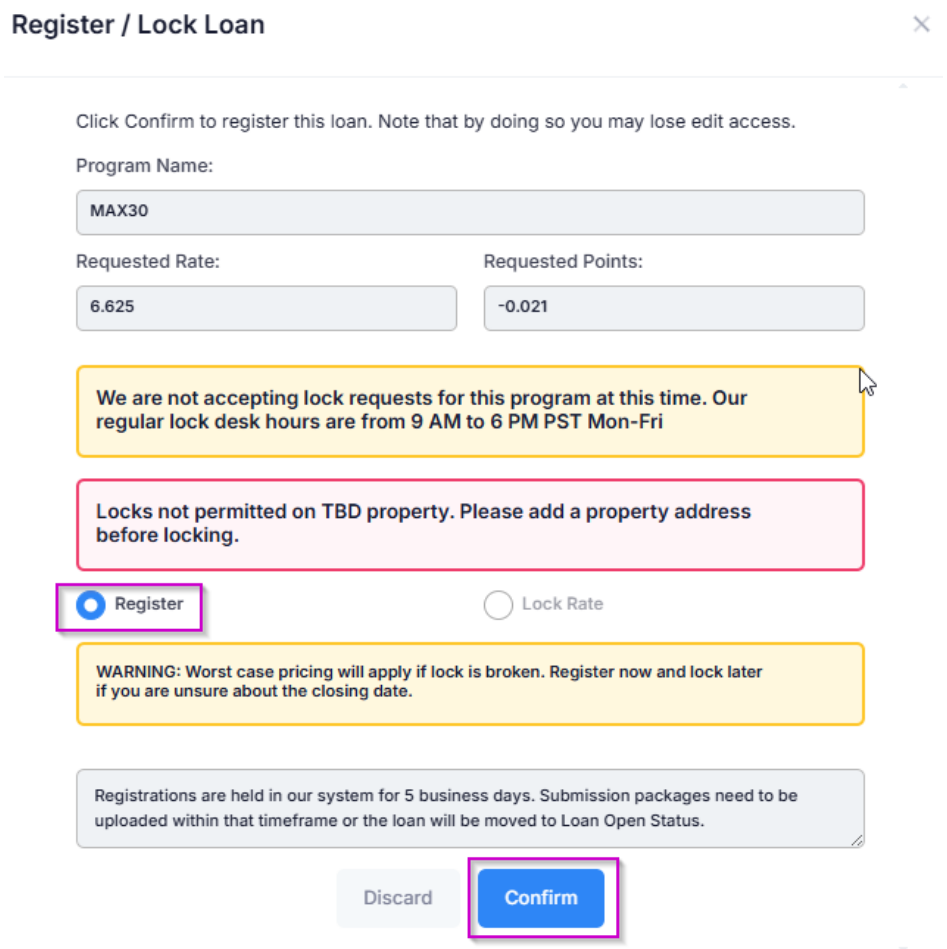
Once you expand the pricing results in the program you are looking to register, you will be given the opportunity to either register (float) or lock the loan.

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

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



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.



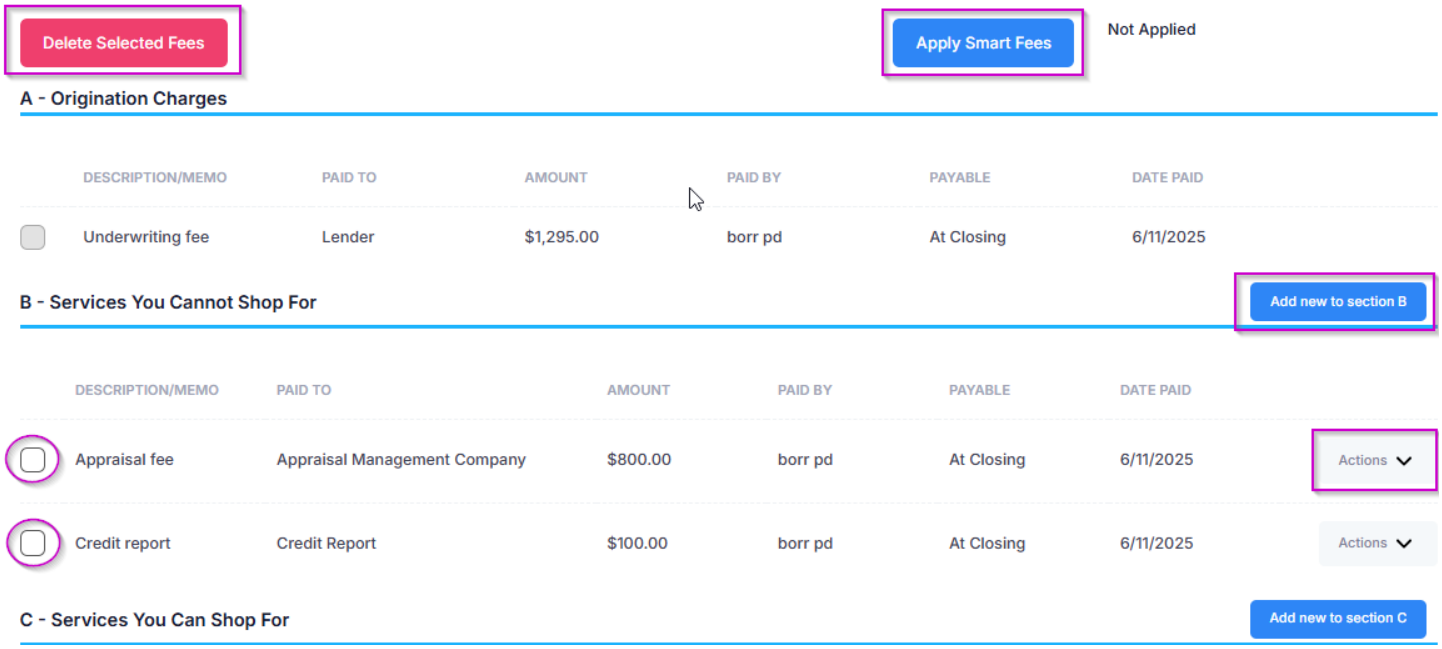
Submission Progress: Run Smart Fees & Review Fees (optional)

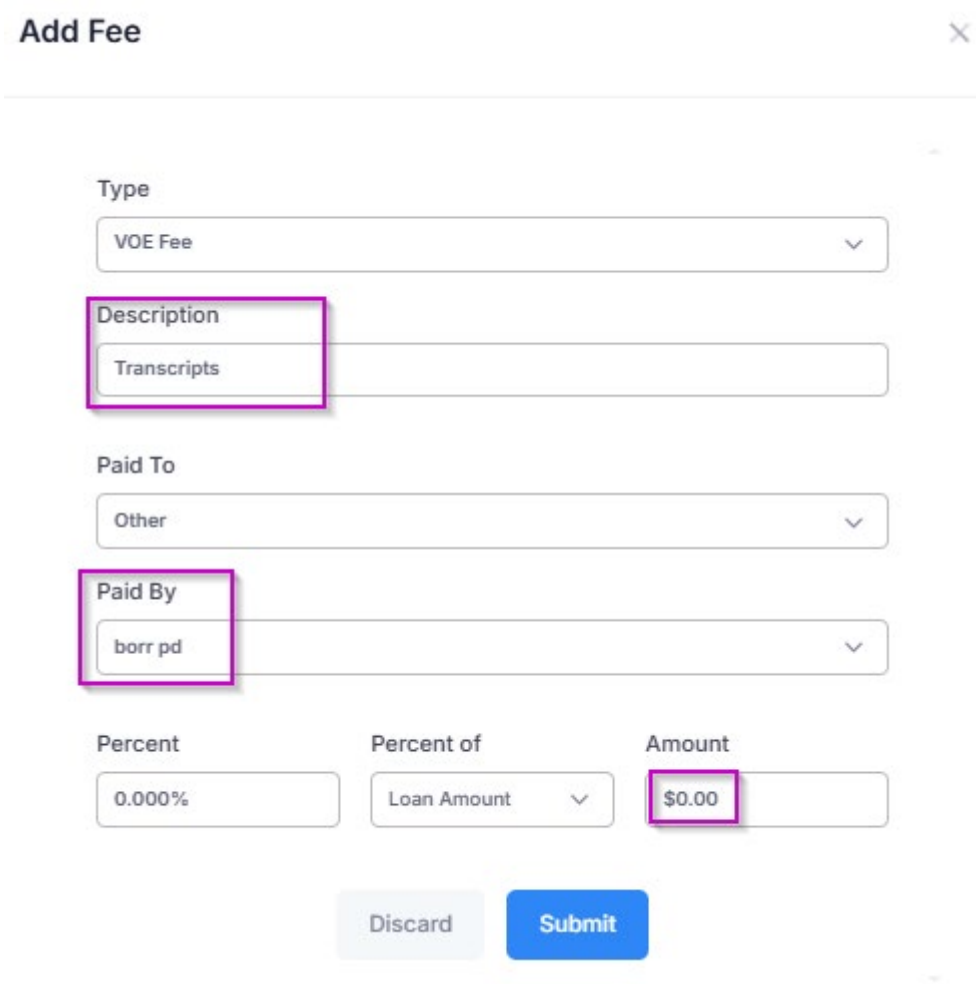
This section is where we will review/add/edit the closing costs on the loan. Note: since this is a TBD loan, you will not be sending out initial disclosures. This step is only to have a more accurate estimate of closing costs for when your file is reviewed by an Underwriter. You will not be tied to any 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”.





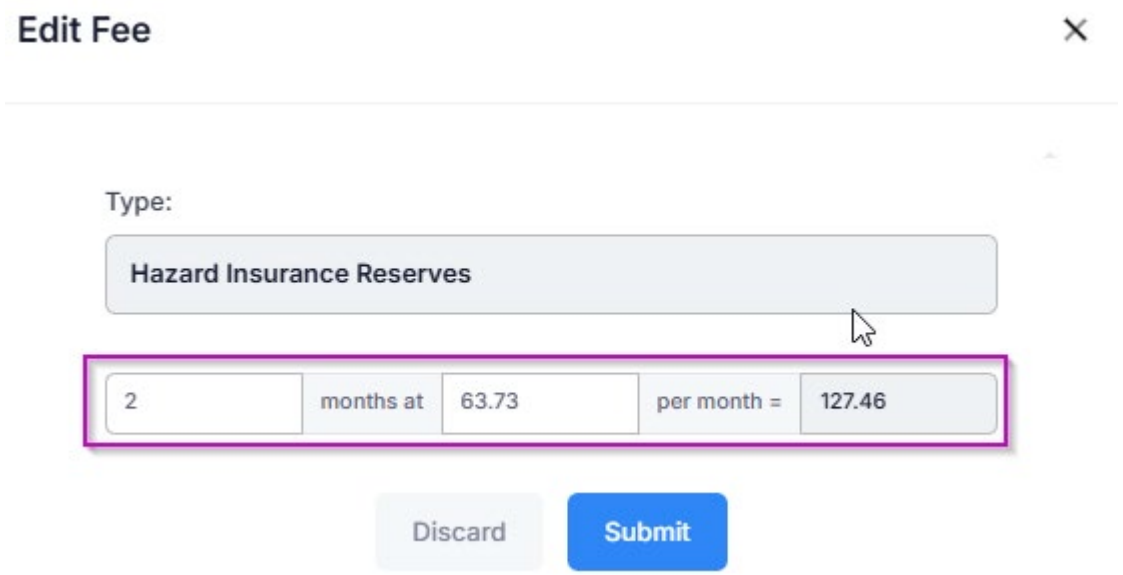
Some things to note in each section:

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.

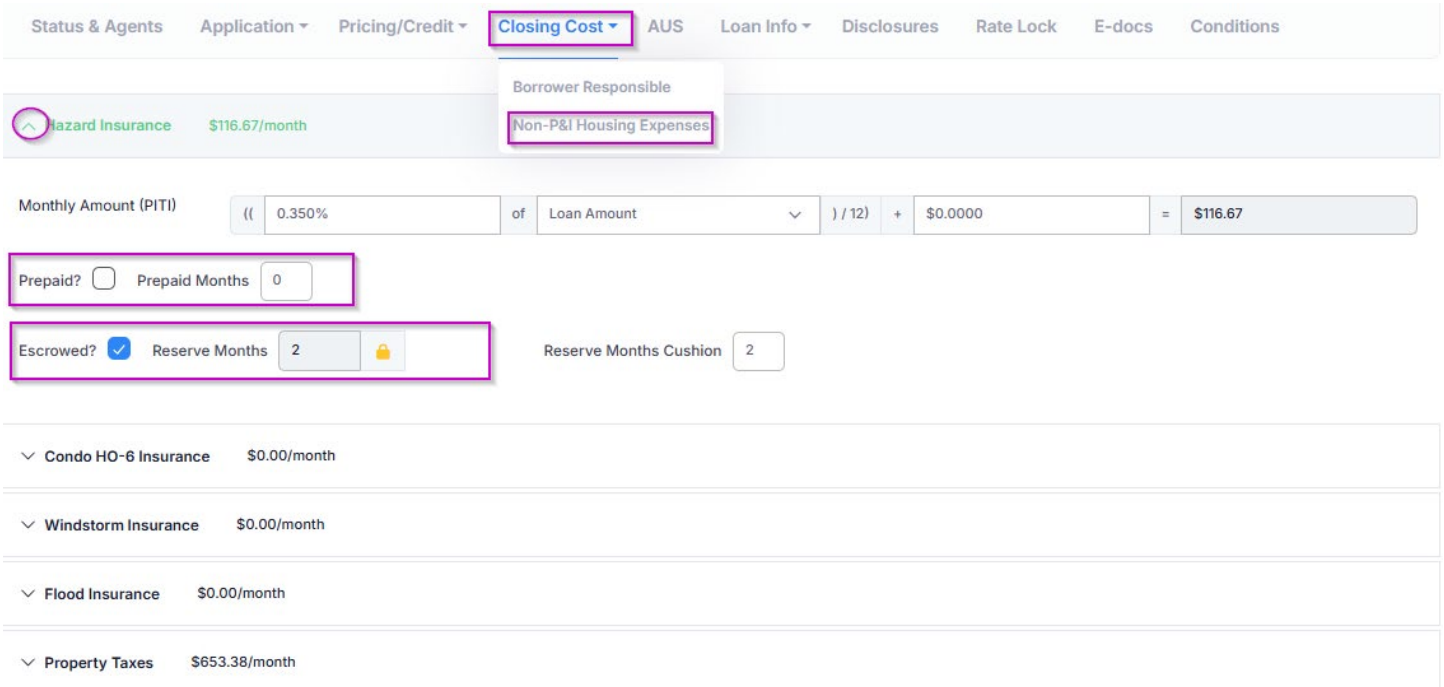
B – Services You Cannot Shop For: the fees in this section that are prepopulated are template fees estimating what the fee may cost. You'd want to adjust these fees to what is applicable to your loan. Please note: these are NOT Smart Fees.

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 – Prepaids 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.



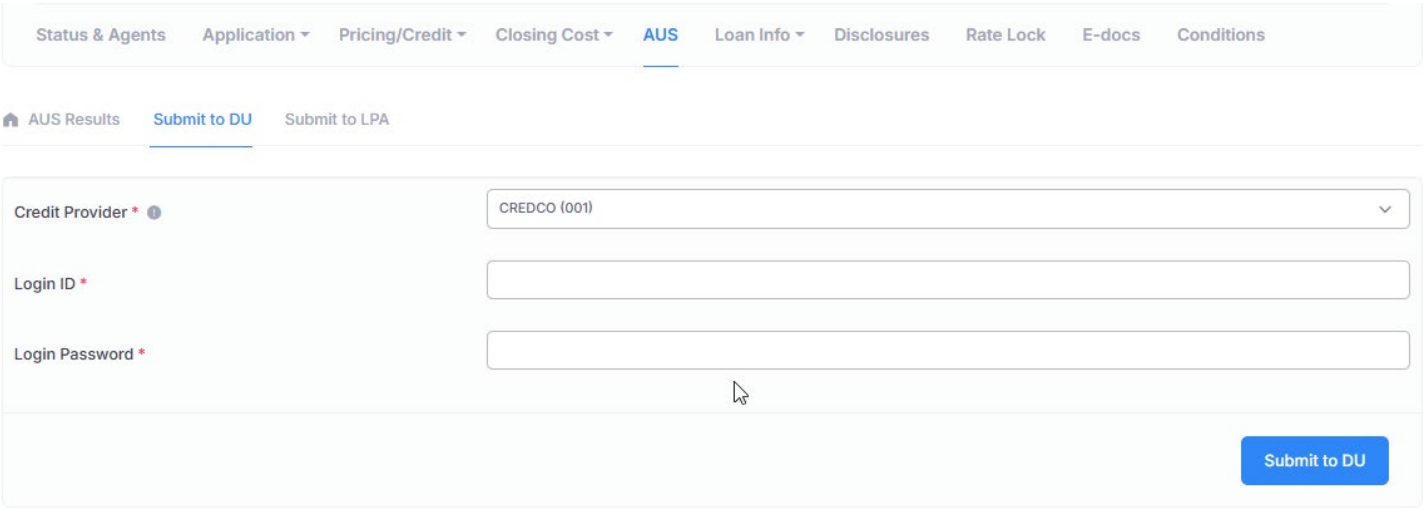
Alternatively, you can edit by selecting “Non- P&I Housing Expenses” from the Closing Cost tab, and then expanding the selection to edit the fee you are looking to adjust. If you are adjusting the number of months, unlock the field and leave it unlocked to apply.



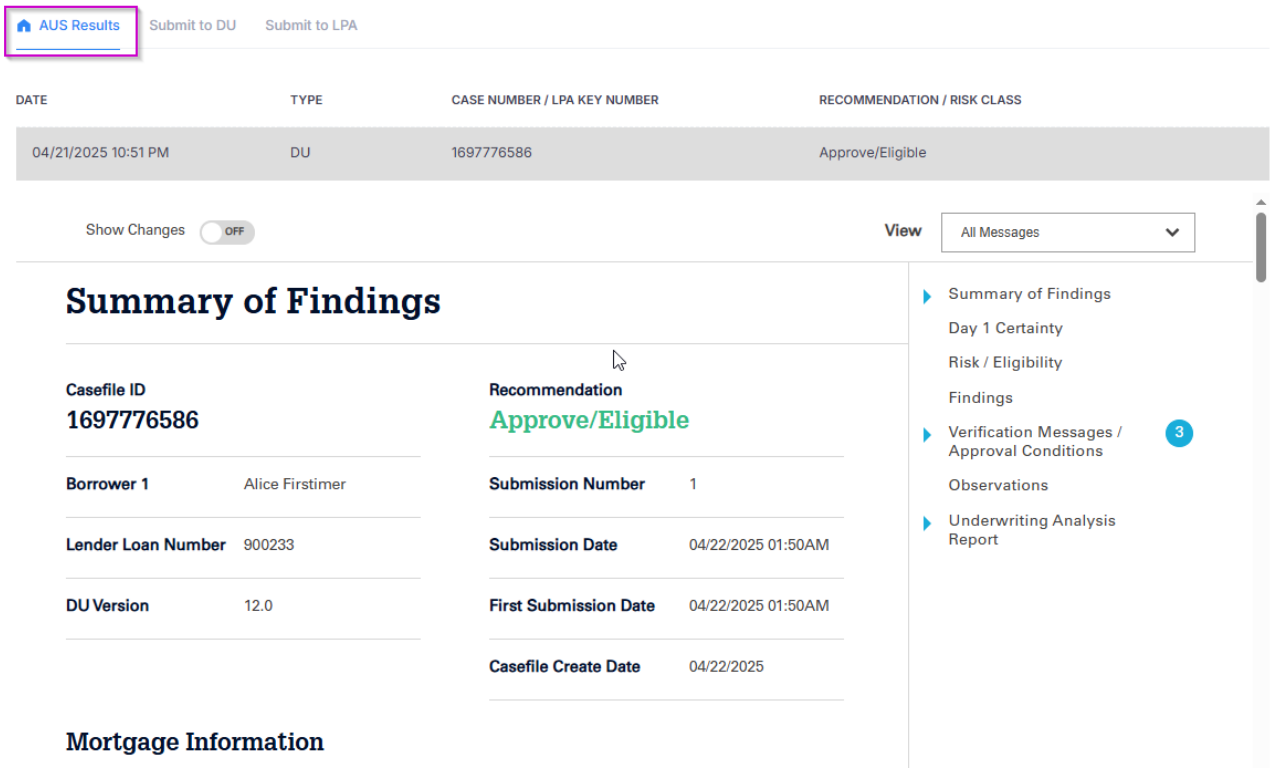
Submission Progress: Run AUS

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.

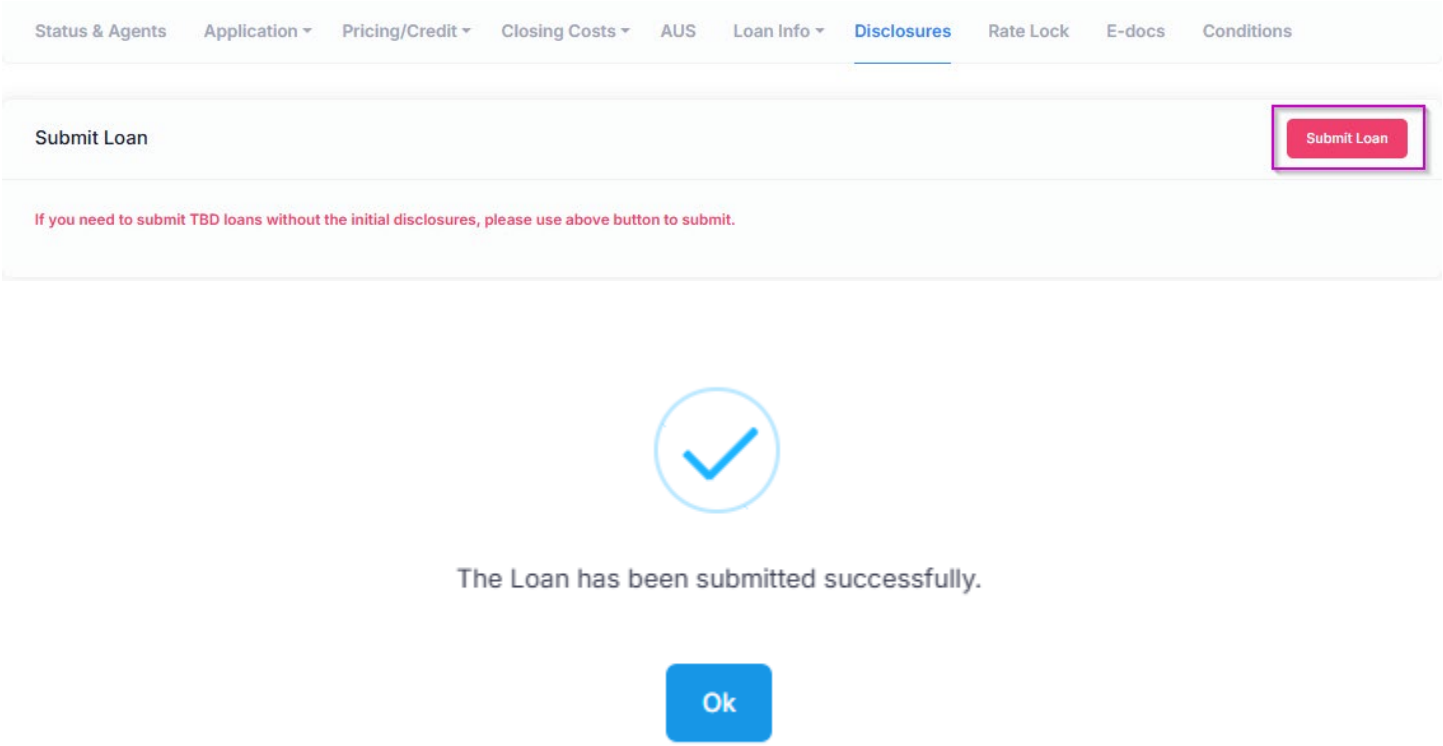


Once it's done running, you can see the results in the "AUS Results" tab. You can also find a copy of the results in the e-Docs.



Submission Progress: Generate Initial Disclosure Preview

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

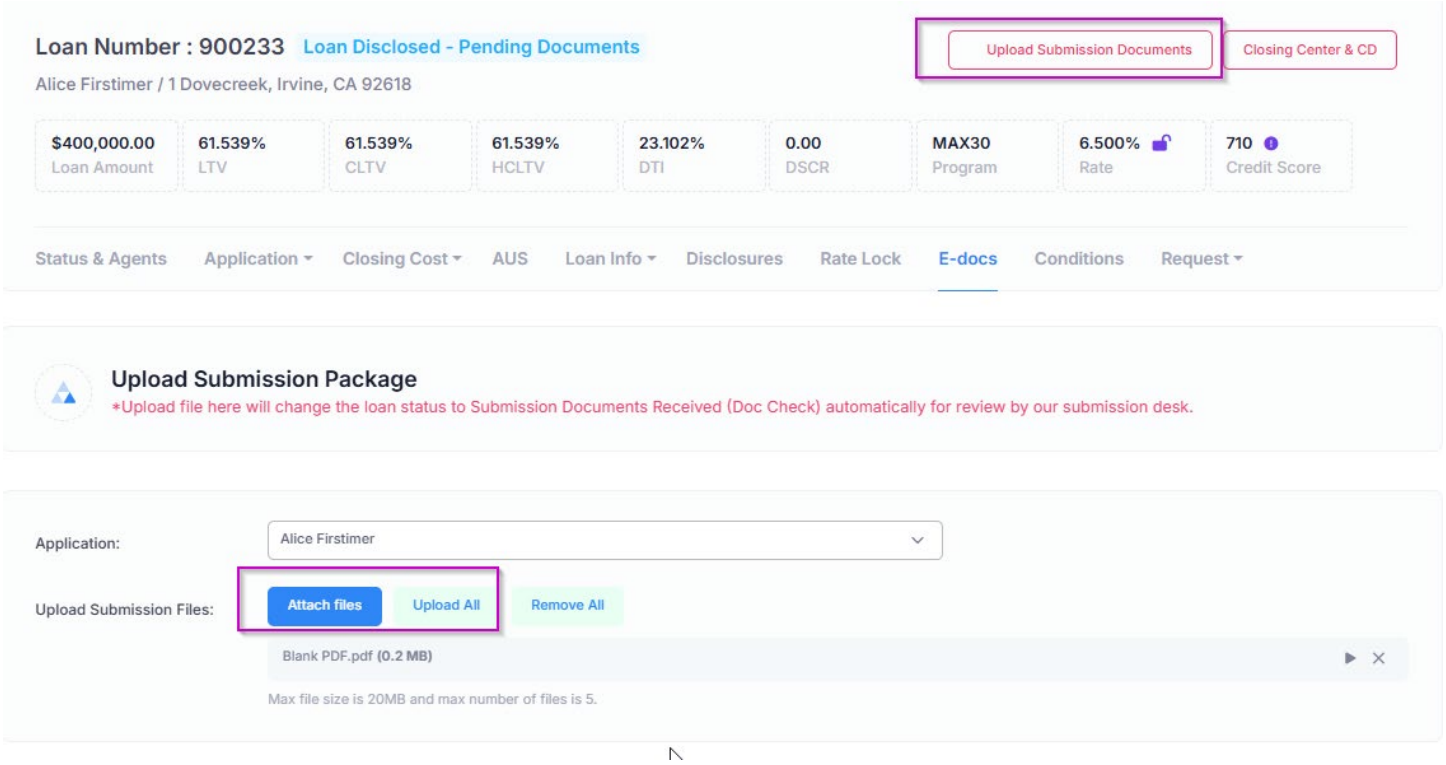


The Loan has been submitted successfully.

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.



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:

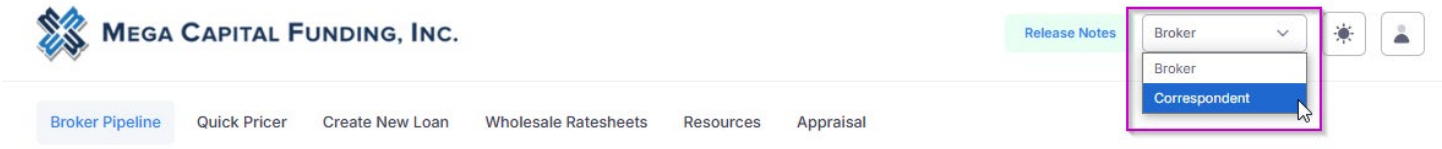
- TBD to Live LE Request Form
- COC completed on MGenius with the new address and any changes to the loan terms
- Purchase Contract
- Fee sheet (or we can use smart fees if directed on the TBD to Live LE Request Form)
- Anti Steering Information (if LPC)
- Settlement Service Provider Information (or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

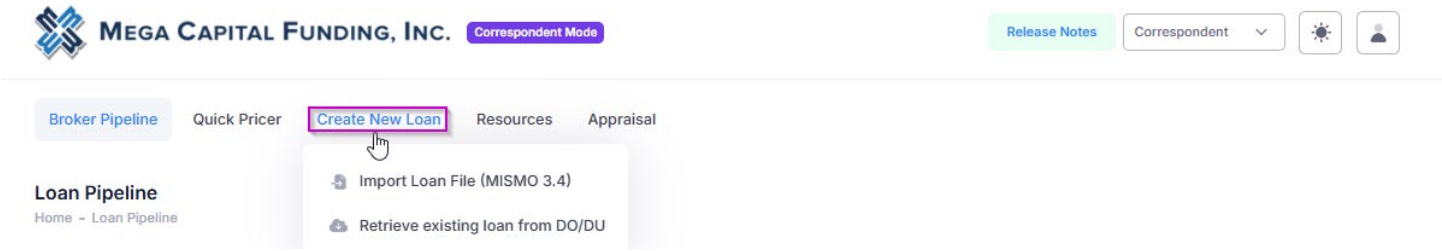
After the loan is disclosed, it will go back in line for underwriting to review with the new property information.

How to Submit a Non Del Loan

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

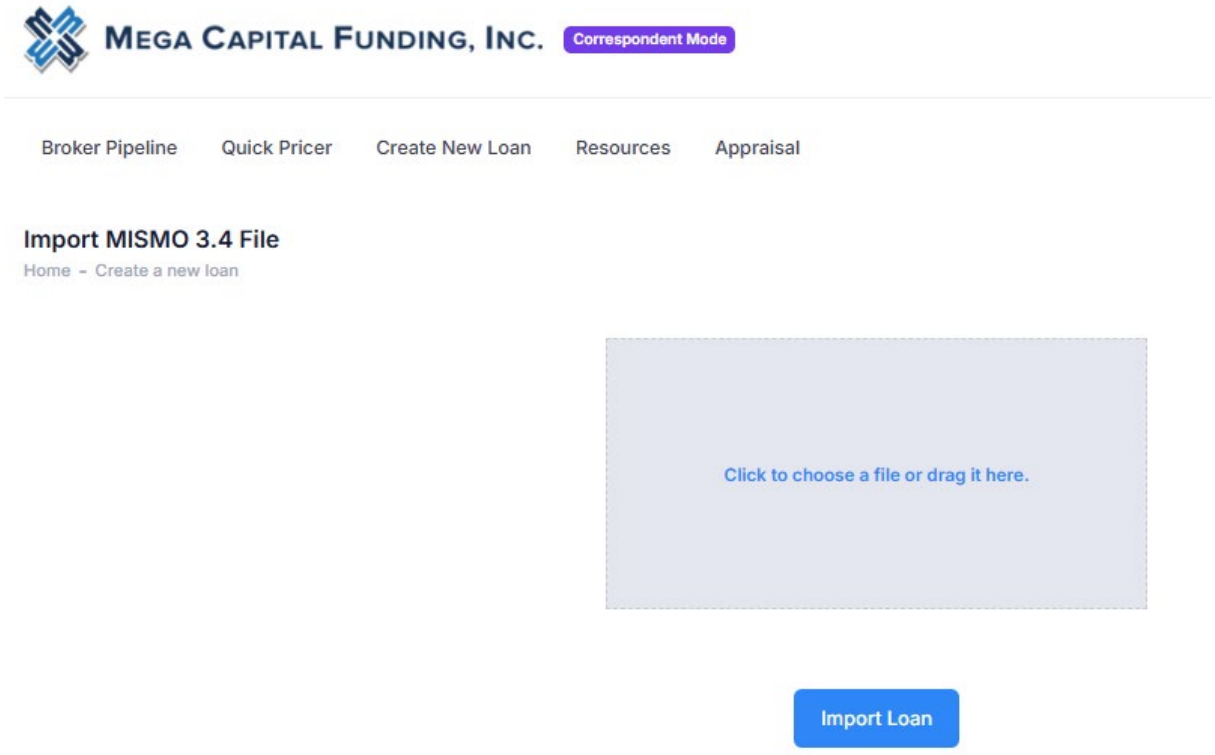


From the Home Page, select “Create Loan” from the top menu, and then select “Import Loan File (MISMO 3.4)”

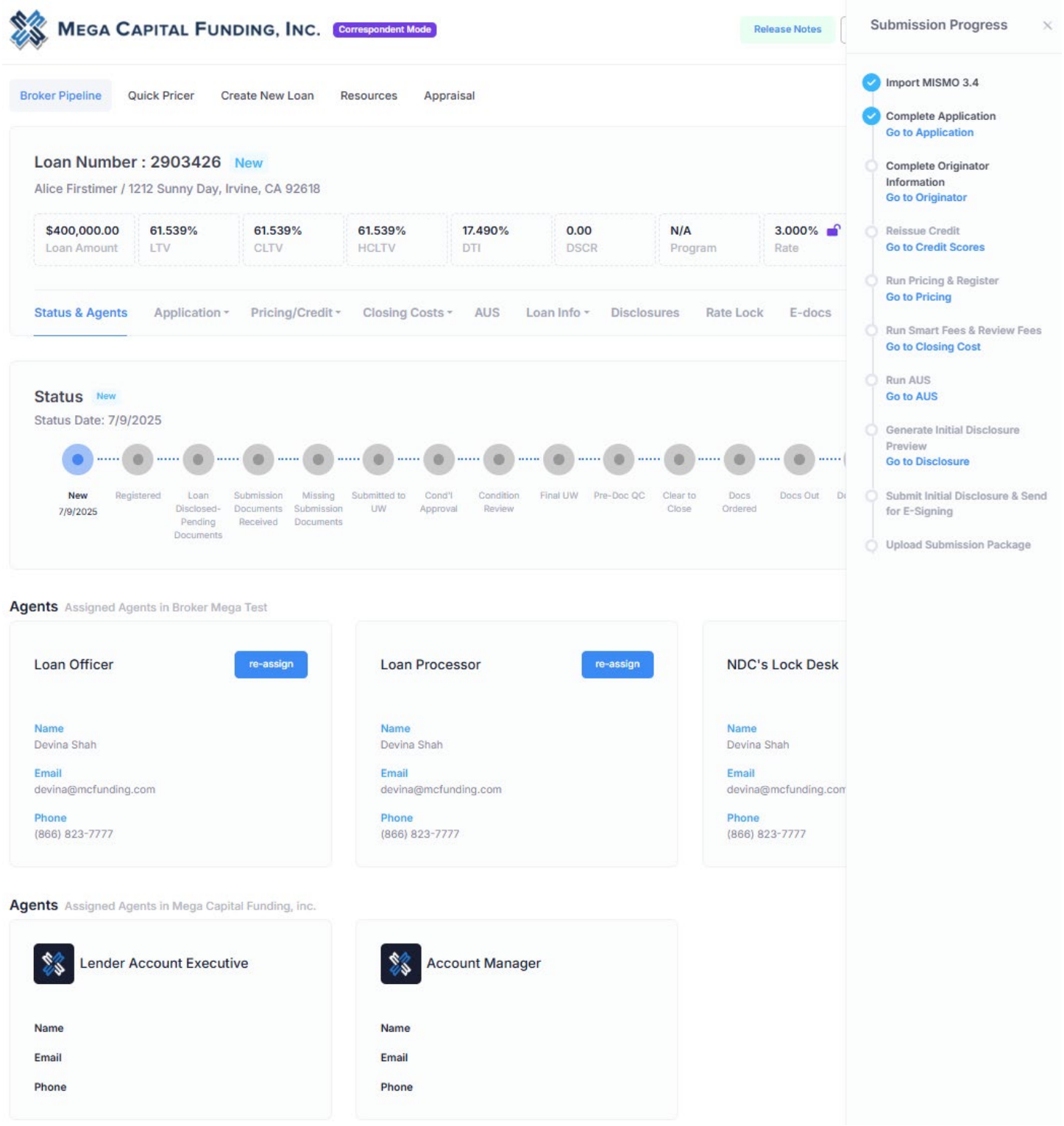


Import MISMO 3.4

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.



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

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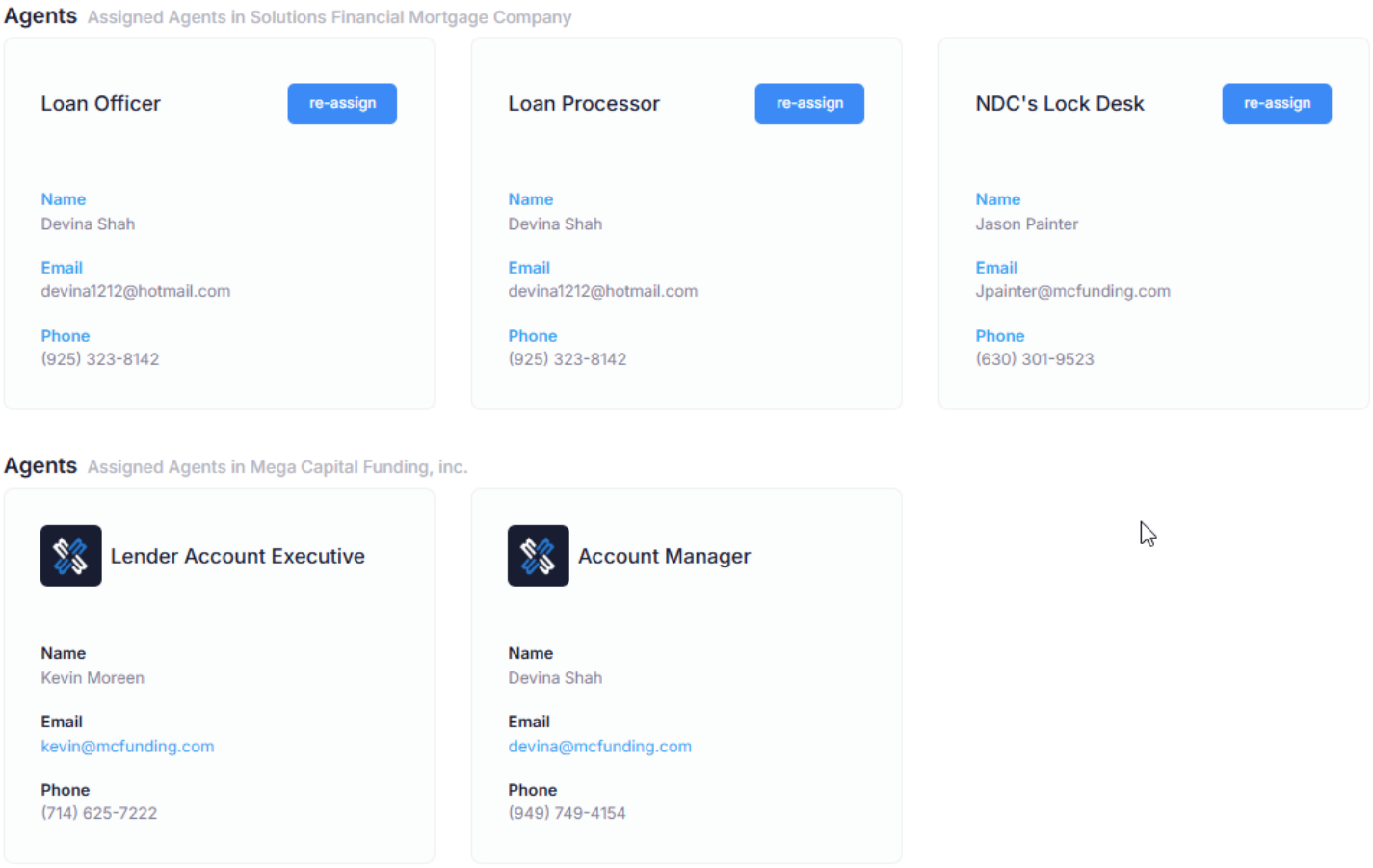

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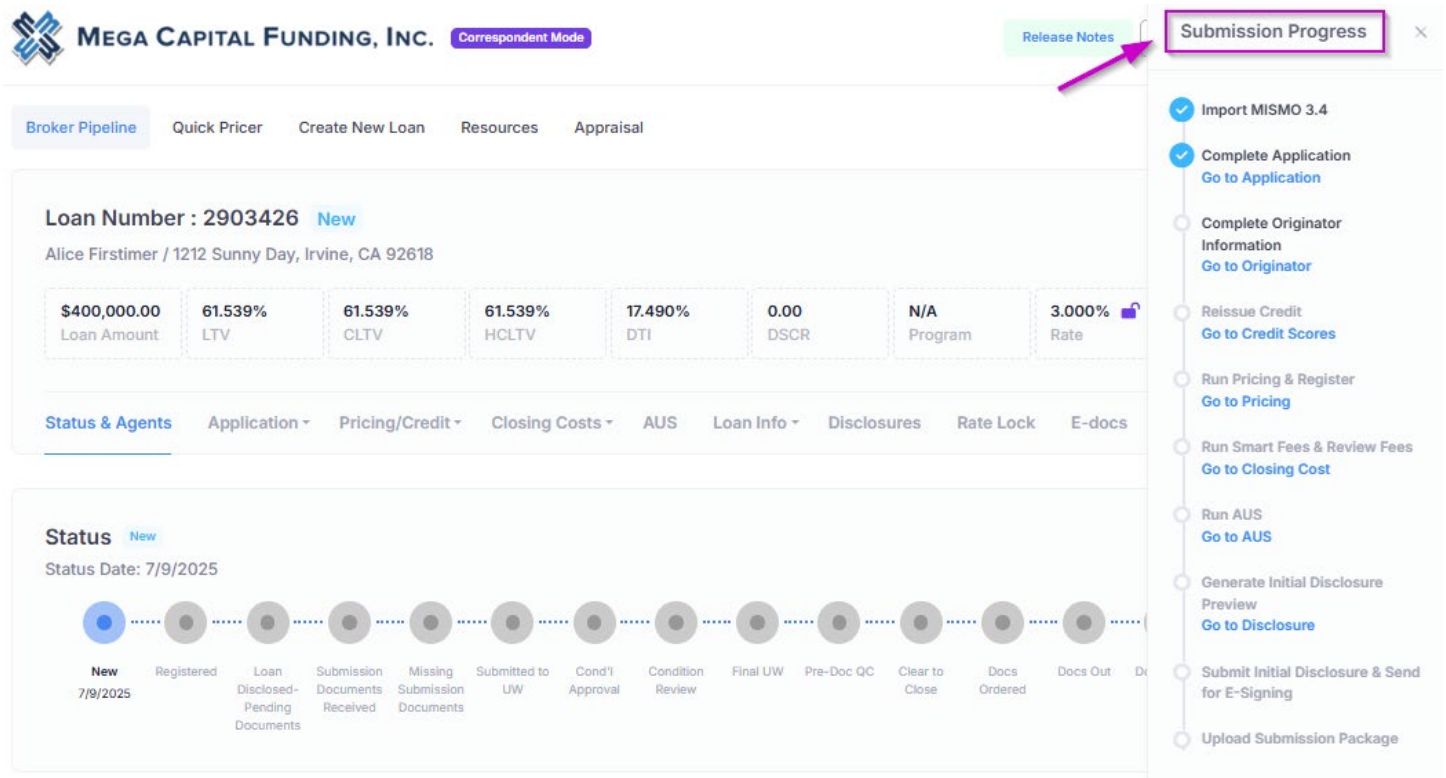

Submission Progress: Complete Application

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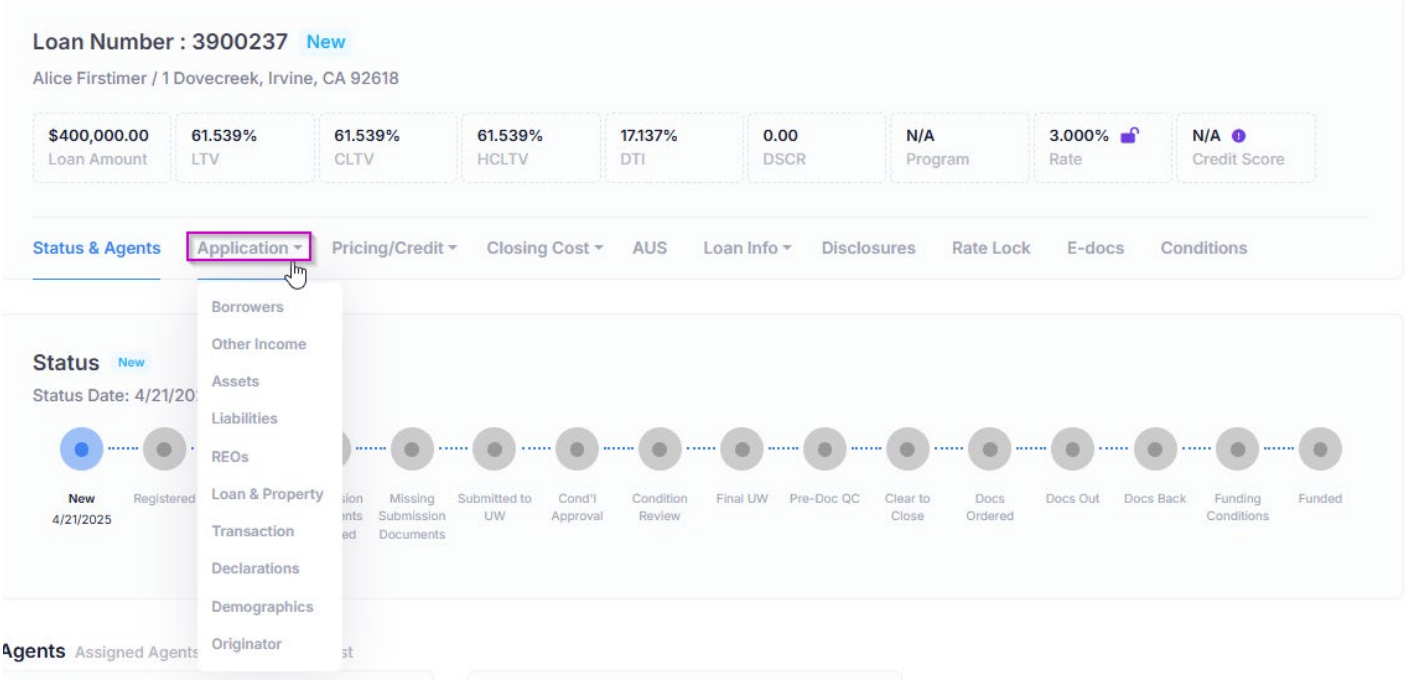
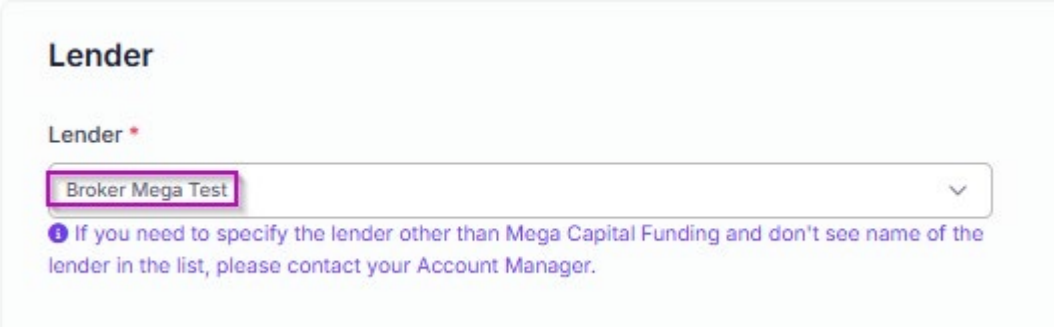


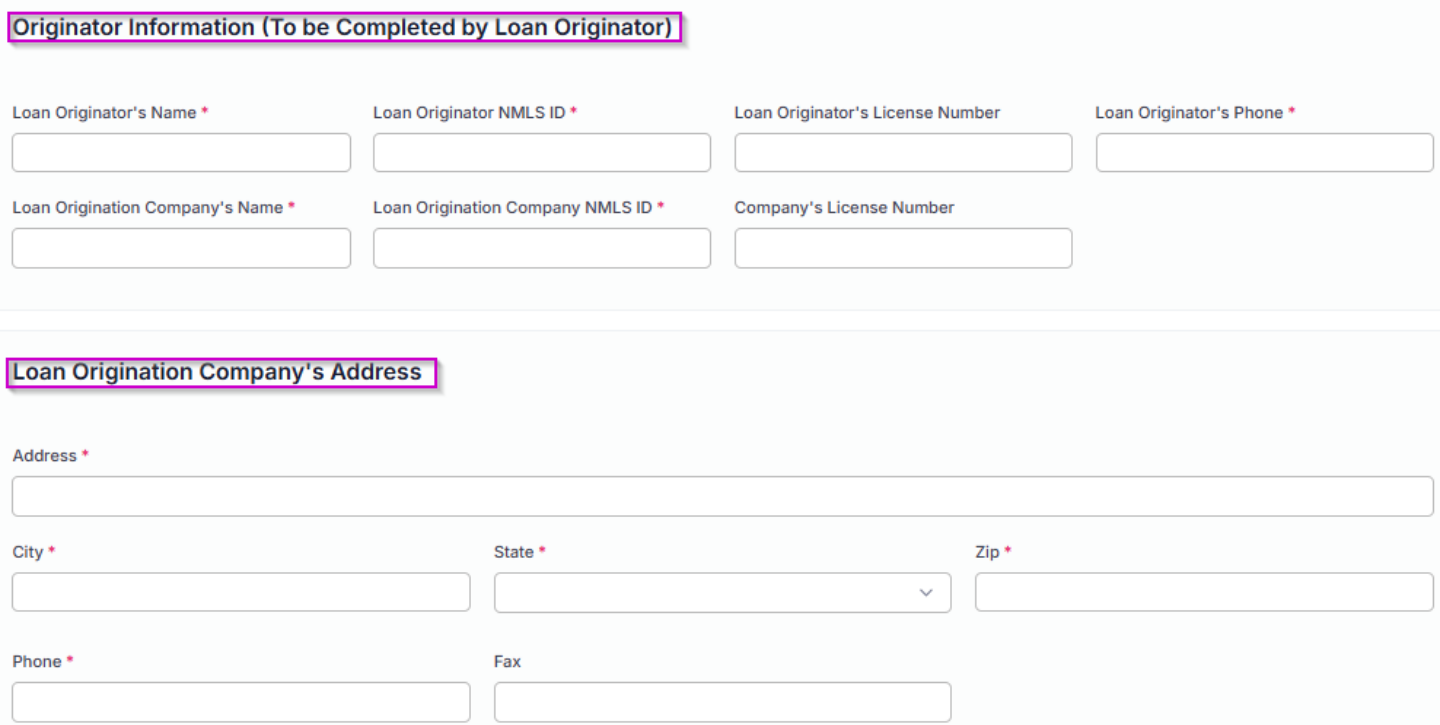
Submission Progress: Complete Originator Information (if using MGenius to Disclose)

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.

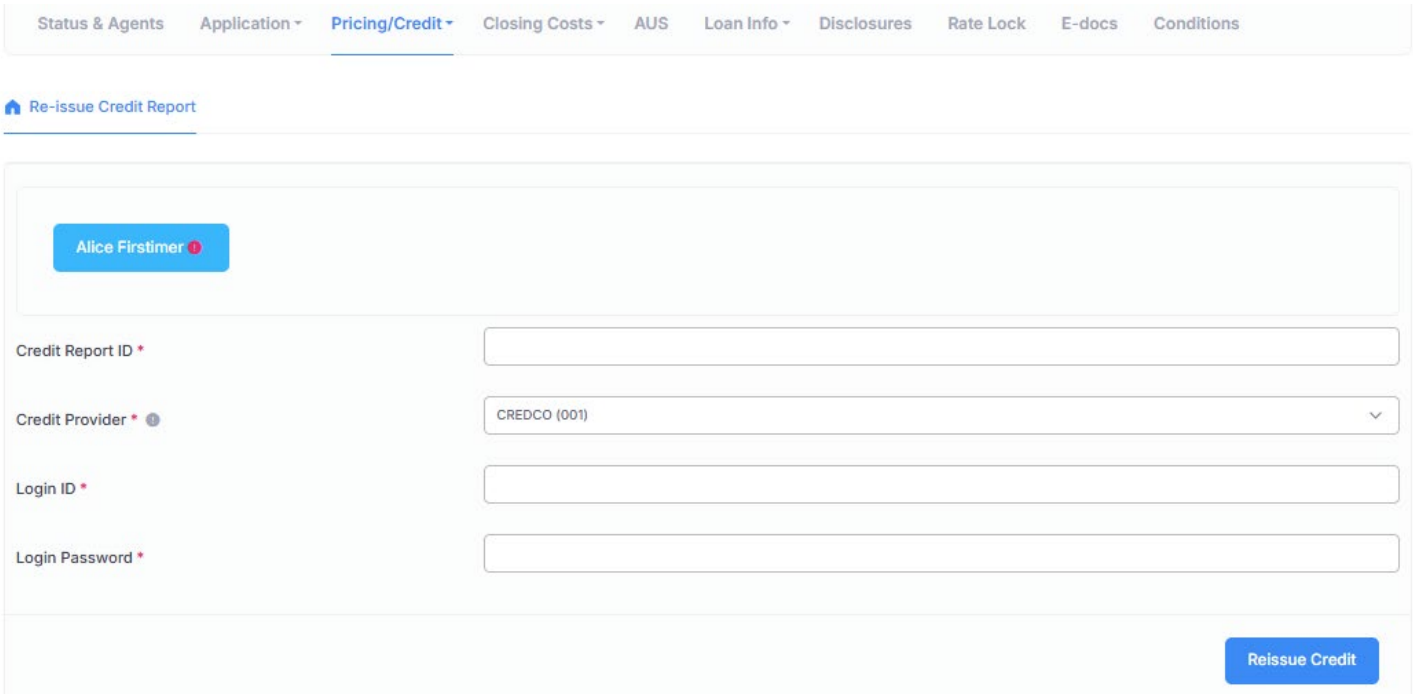


You will then complete the sections with your Originator Information. Completing these steps will ensure your company name will show as the lender on all the disclosures.



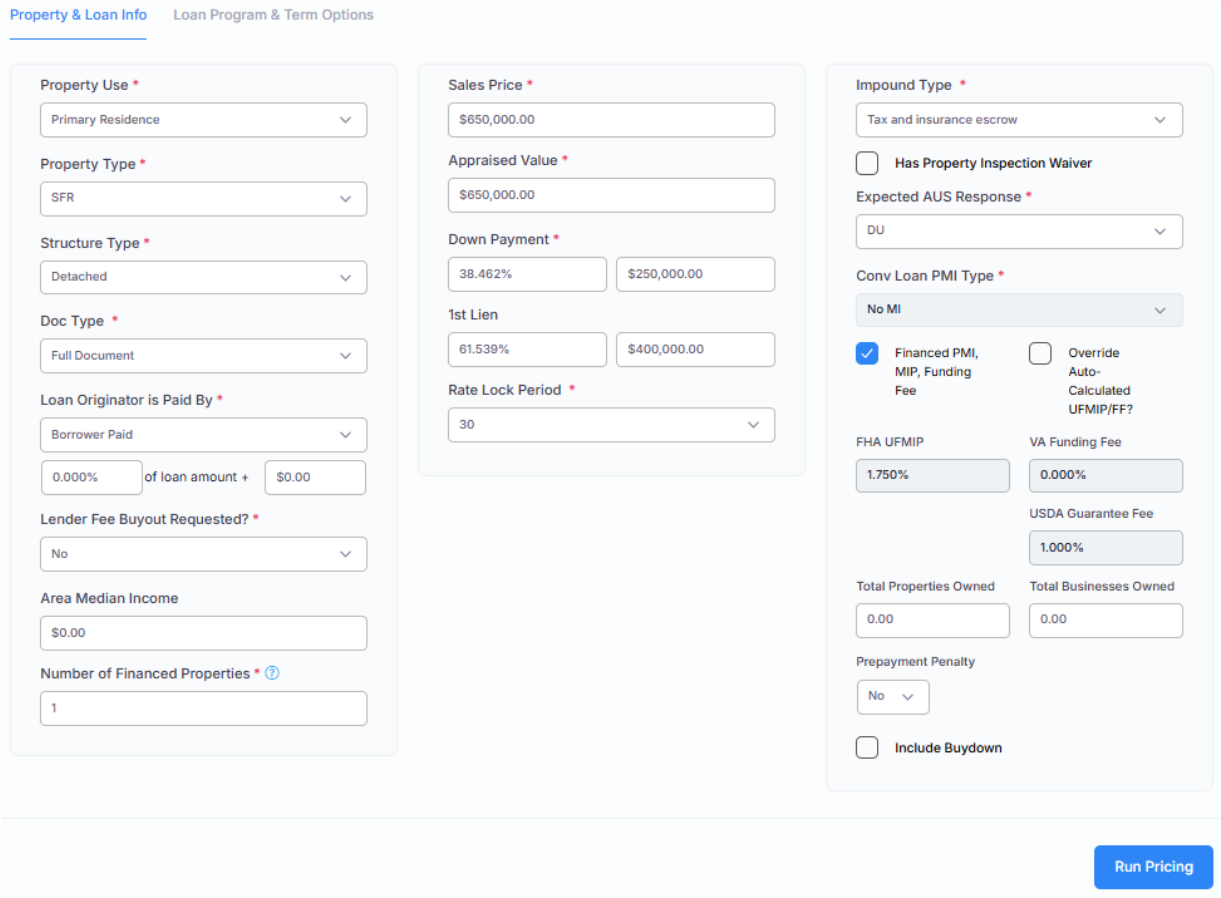
Submission Progress: Reissue Credit

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."



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.



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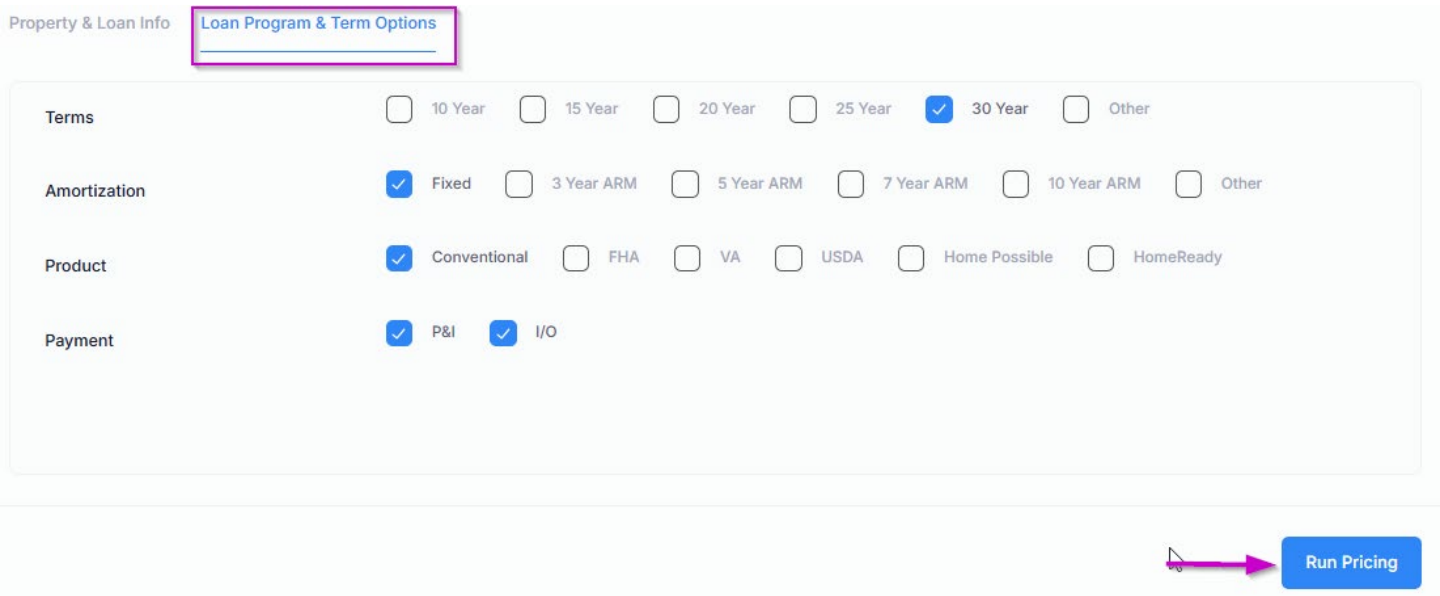

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	Rate	Points	Payment	DTI	APR	Closing Cost	Cash To Close	
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+ AGN-30	6.625	0.104	2,561.24	22.969	6.703	$10,306.07	$260,306.07	
+ MVP30	7.125	0.121	2,694.87	23.860	7.217	$10,765.18	$260,765.18	MVP 30yr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

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

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

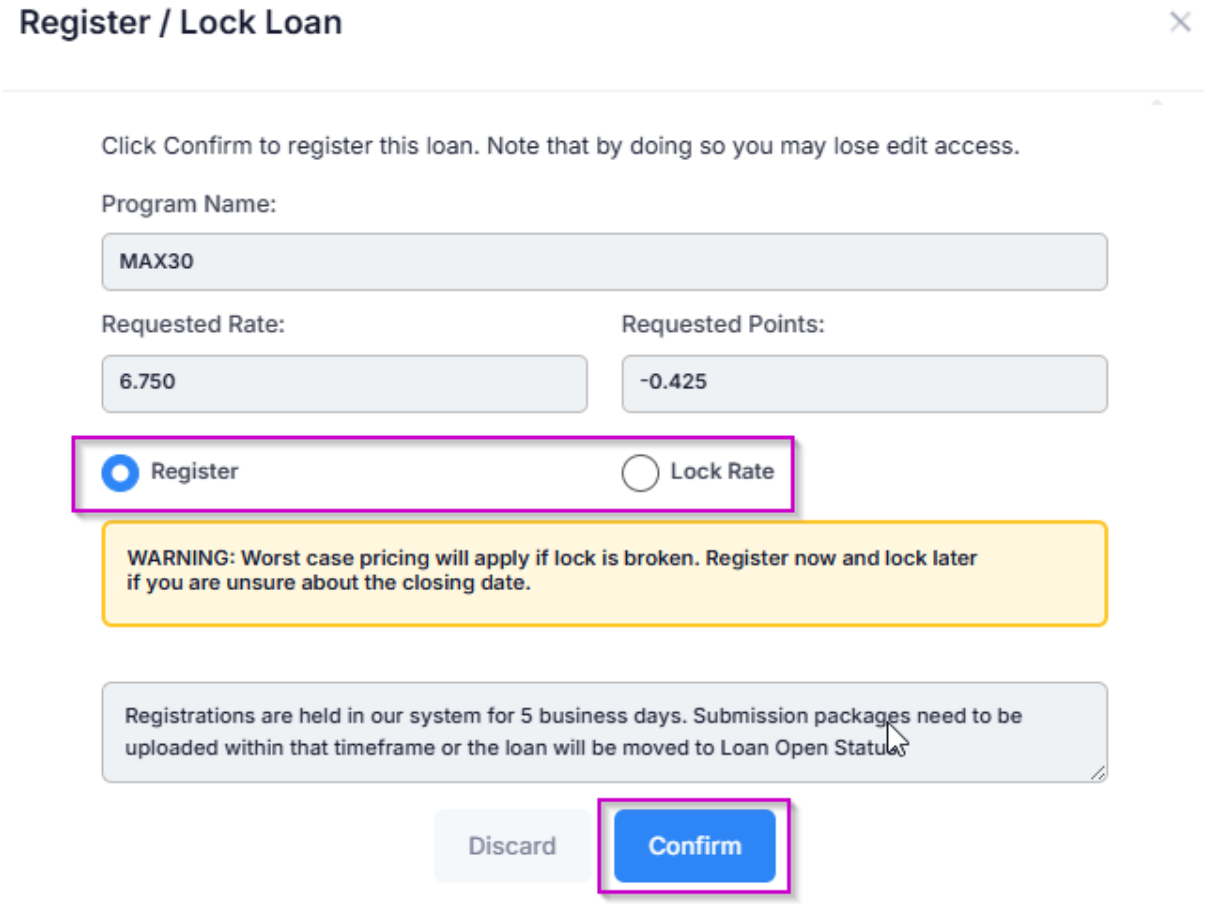
If you are looking for more information on the rate you are selecting, you can click on the "show detail" button and it will open up a Loan Details & Summary to give you additional information on the rate.

Loan Details & Summary

Adjustments | Rate & Payment | Fees

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

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



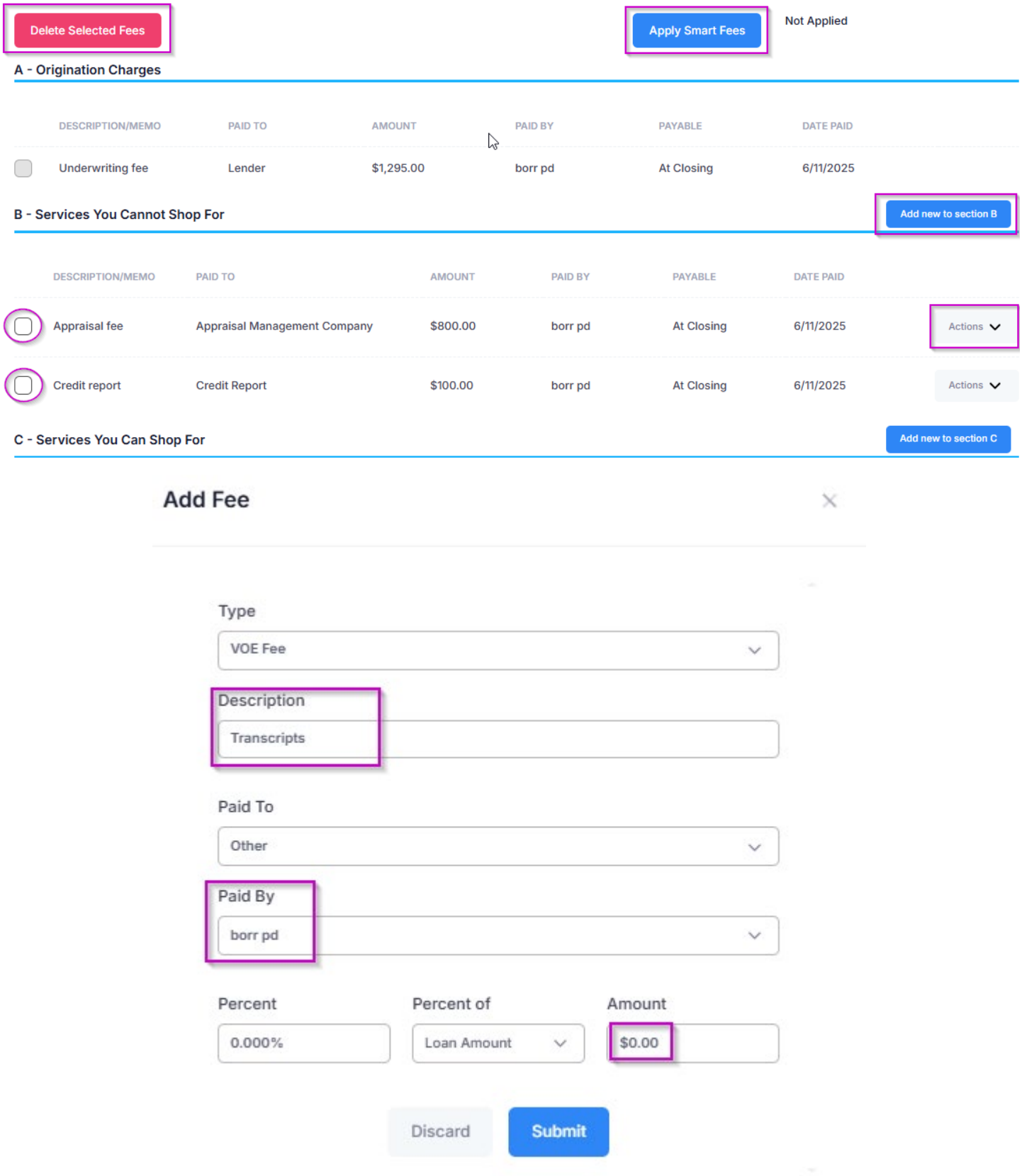
Submission Progress: Run Smart Fees & Review Fees (if using MGenius to Disclose)

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”.



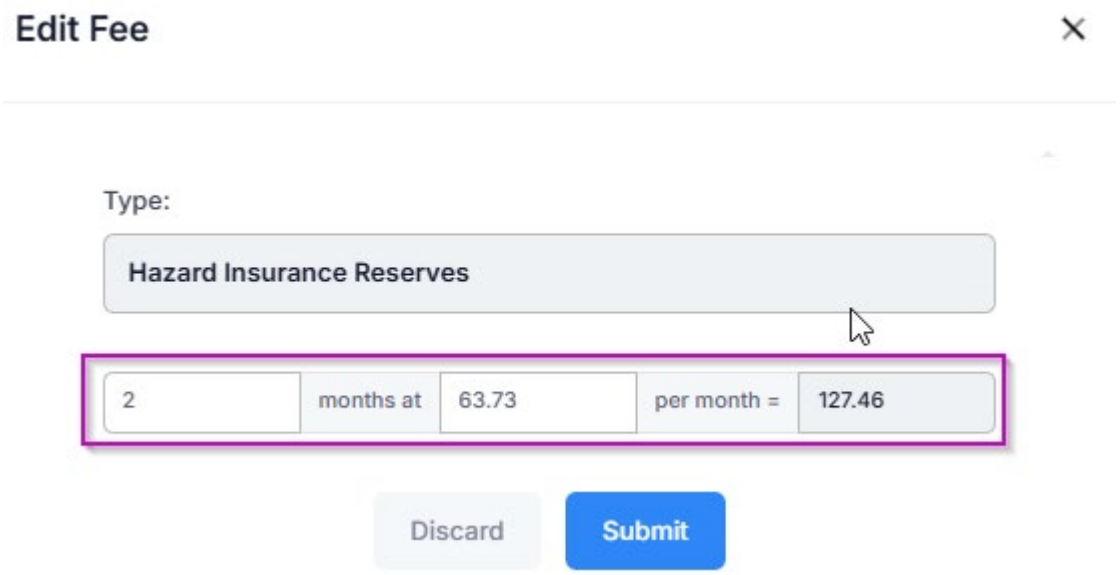
Some things to note in each section:

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.

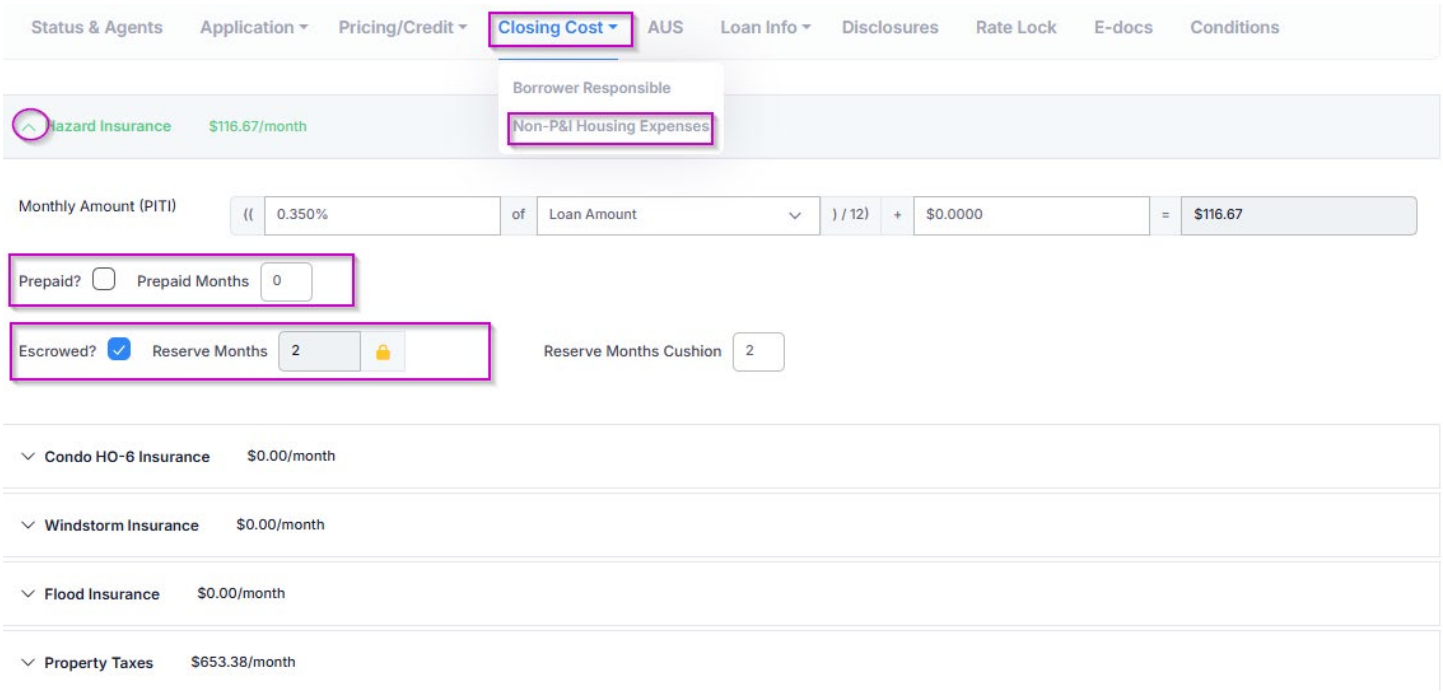
B – Services You Cannot Shop For: the fees in this section that are prepopulated are template fees estimating what the fee may cost. You'd want to adjust these fees to what is applicable to your loan. Please note: these are NOT Smart Fees.

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.

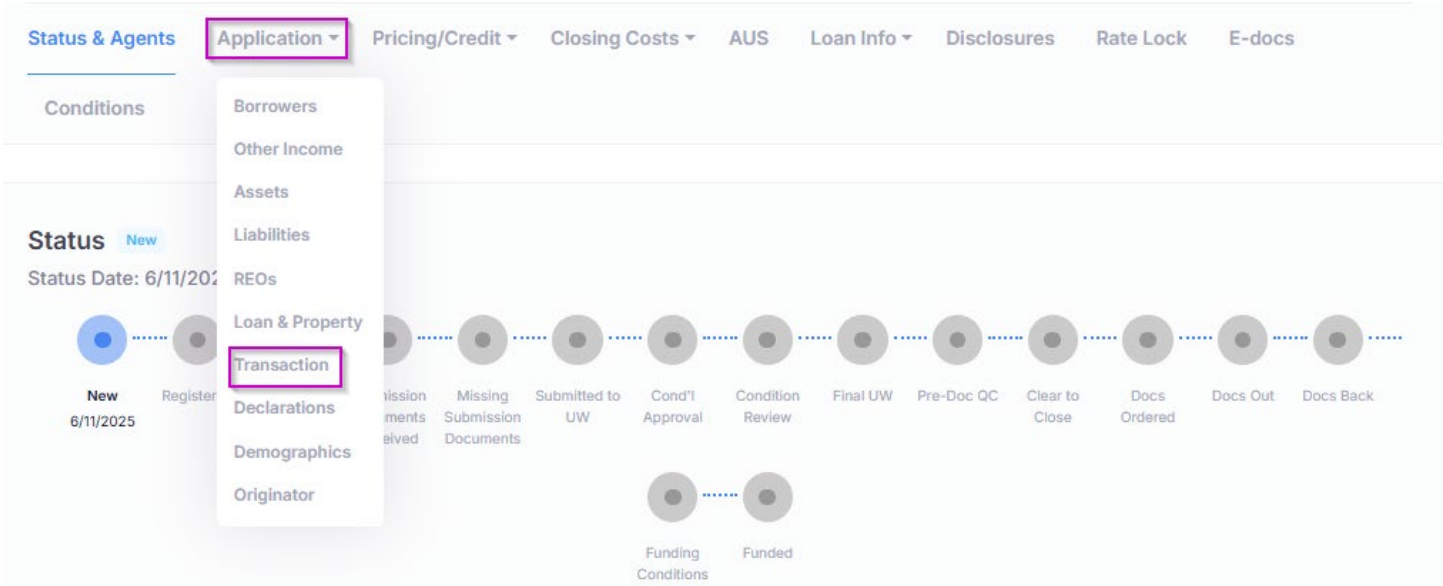
F – Prepaids and G - Initial Escrow Payment At Closing: you can edit the number of months being collected by using the "Actions" button and then can edit the amount, or the number of months being collected.



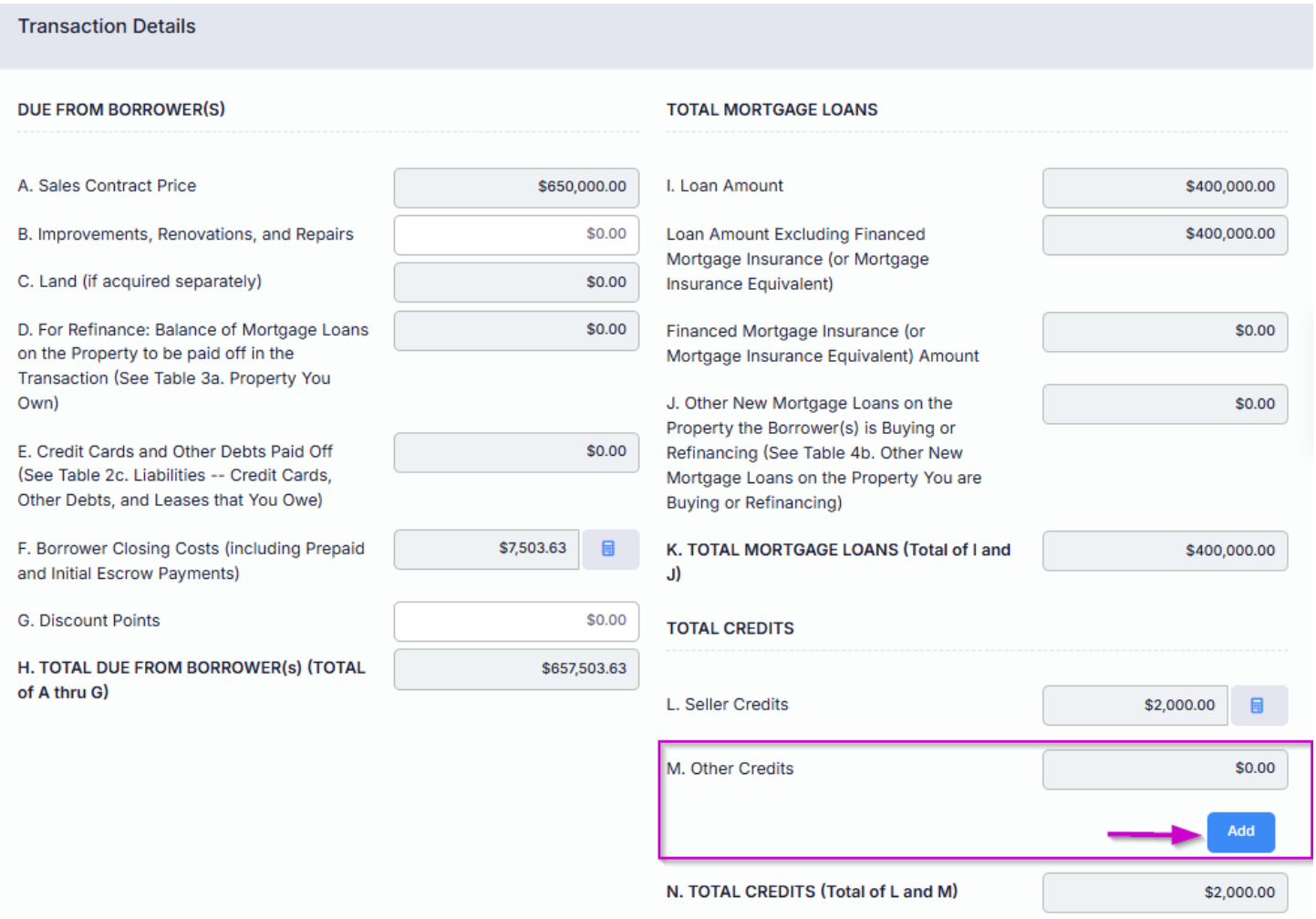
Alternatively, you can edit by selecting "Non- P&I Housing Expenses" from the Closing Cost tab, and then expanding the selection to edit the fee you are looking to adjust. If you are adjusting the number of months, unlock the field and leave it unlocked to apply.



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

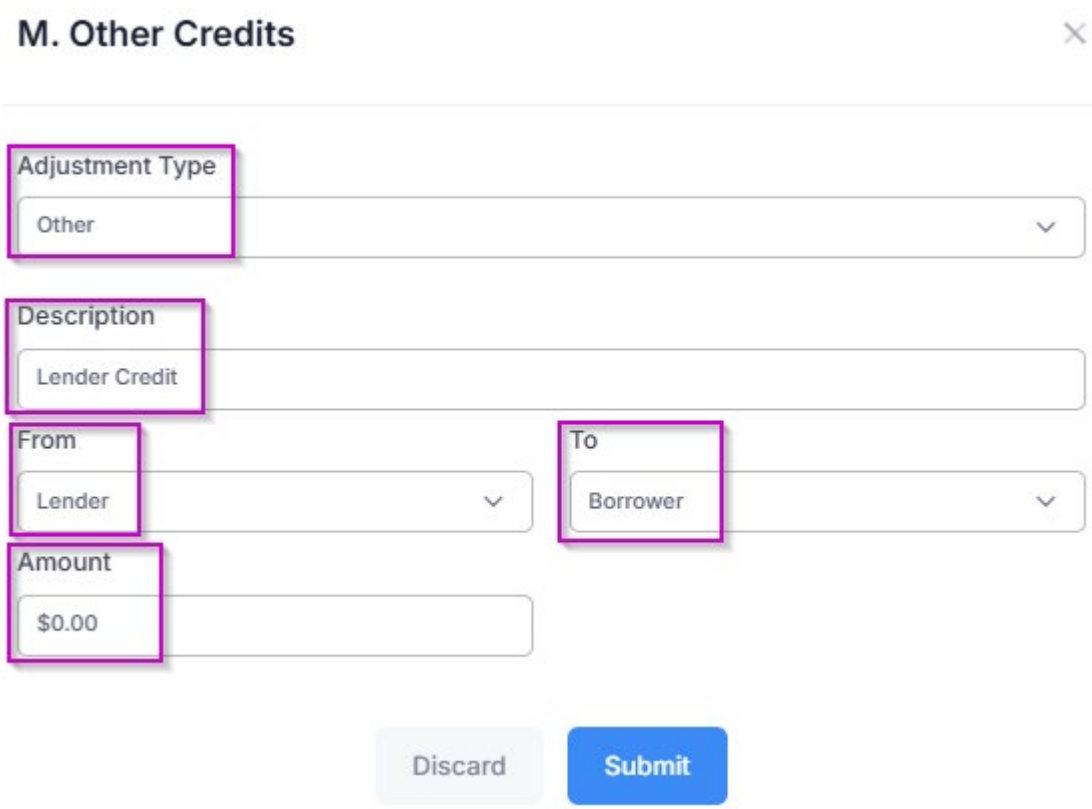


You will then click on the "Add" button in the "Other Credits" section.



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

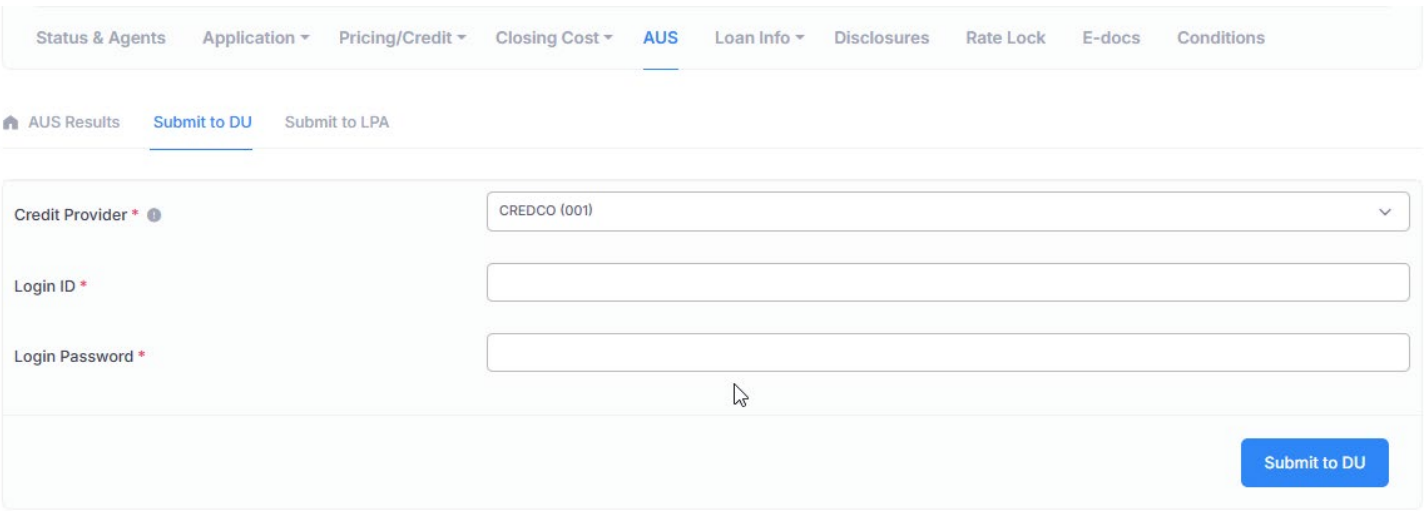
- Change the Adjustment Type to “other”
- Type in “Lender Credit” in the “Description” field
- In the “From” dropdown, select “Lender” and in the “To” dropdown, select “Borrower”
- Enter the amount of the lender credit/YSP in “Amount”
- Click on Submit once complete



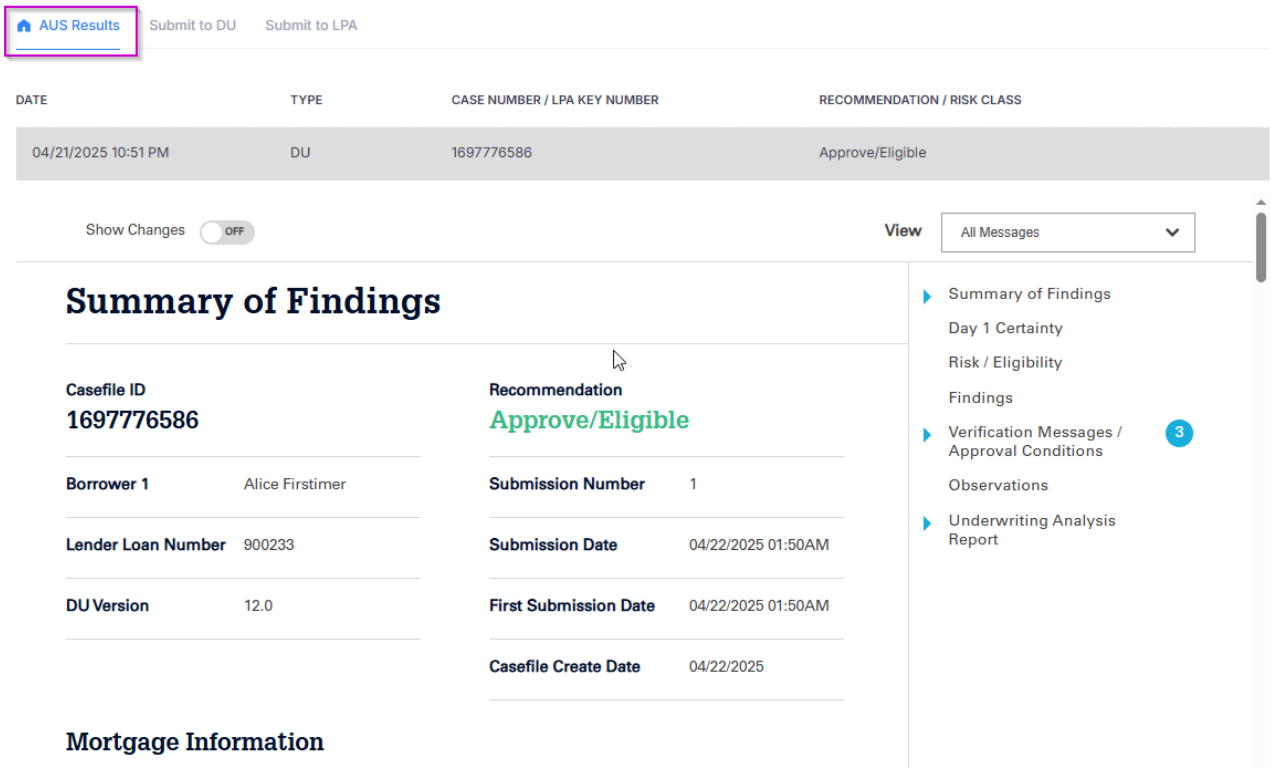
Submission Progress: Run AUS

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.

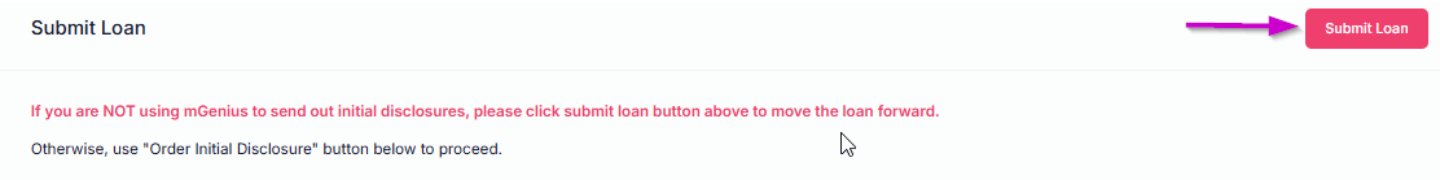


Once it's done running, you can see the results in the "AUS Results" tab. You can also find a copy of the results in the e-Docs.



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

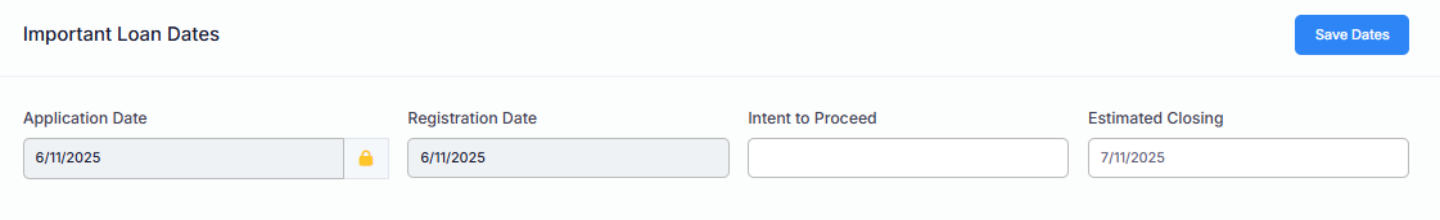
If you are not using MGenius to disclose, you can proceed to submit the loan by clicking on "Submit Loan" and skip to the Upload Submission Package Section.



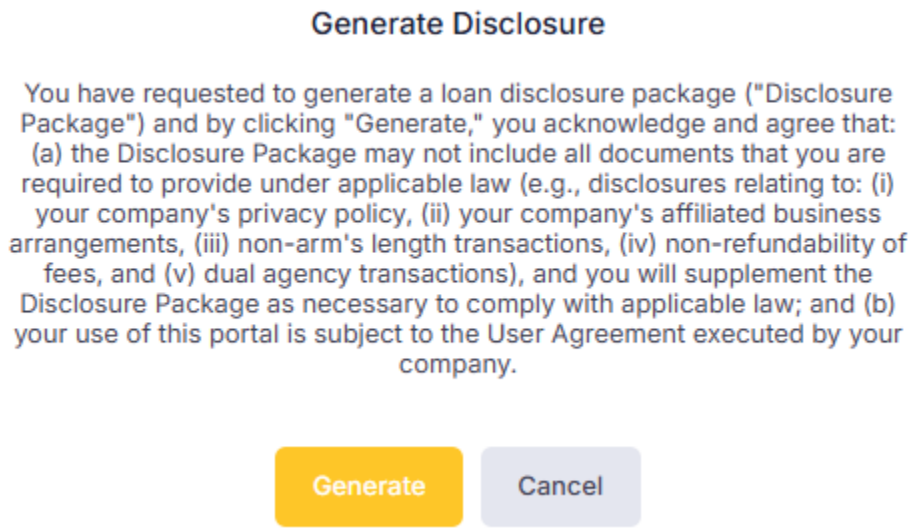
If you are using MGenius to disclose, continue to proceed with the process.

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.

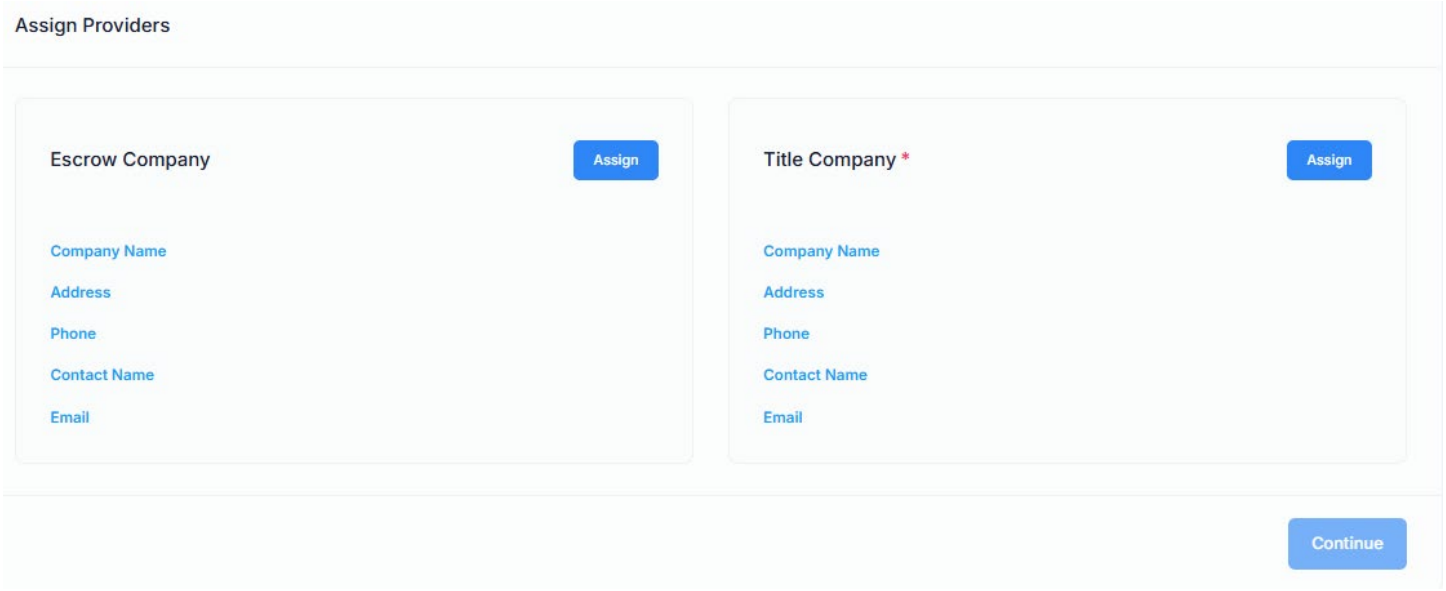
Important Dates: Take note of your important dates and adjust if needed. Note: daily interest that will be generated on the LE is calculated based on the estimated closing date entered here.



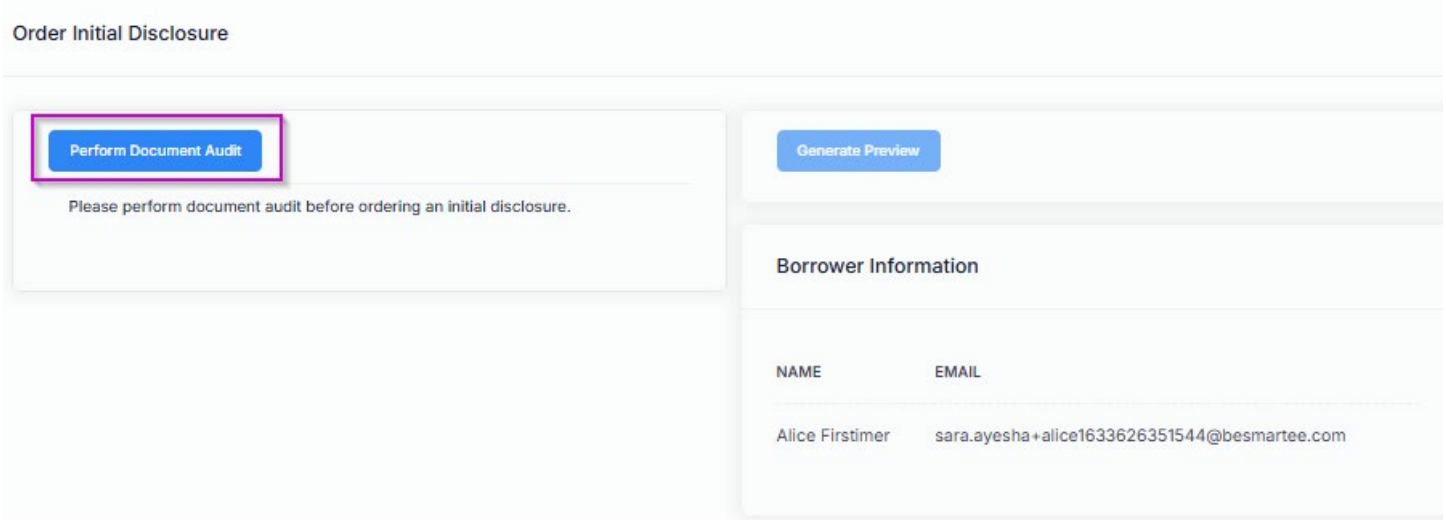
Order Initial Disclosures: Click on the "Order Initial disclosures" button and you will get a popup disclaimer. Carefully review the information in the disclaimer and then click generate to proceed.



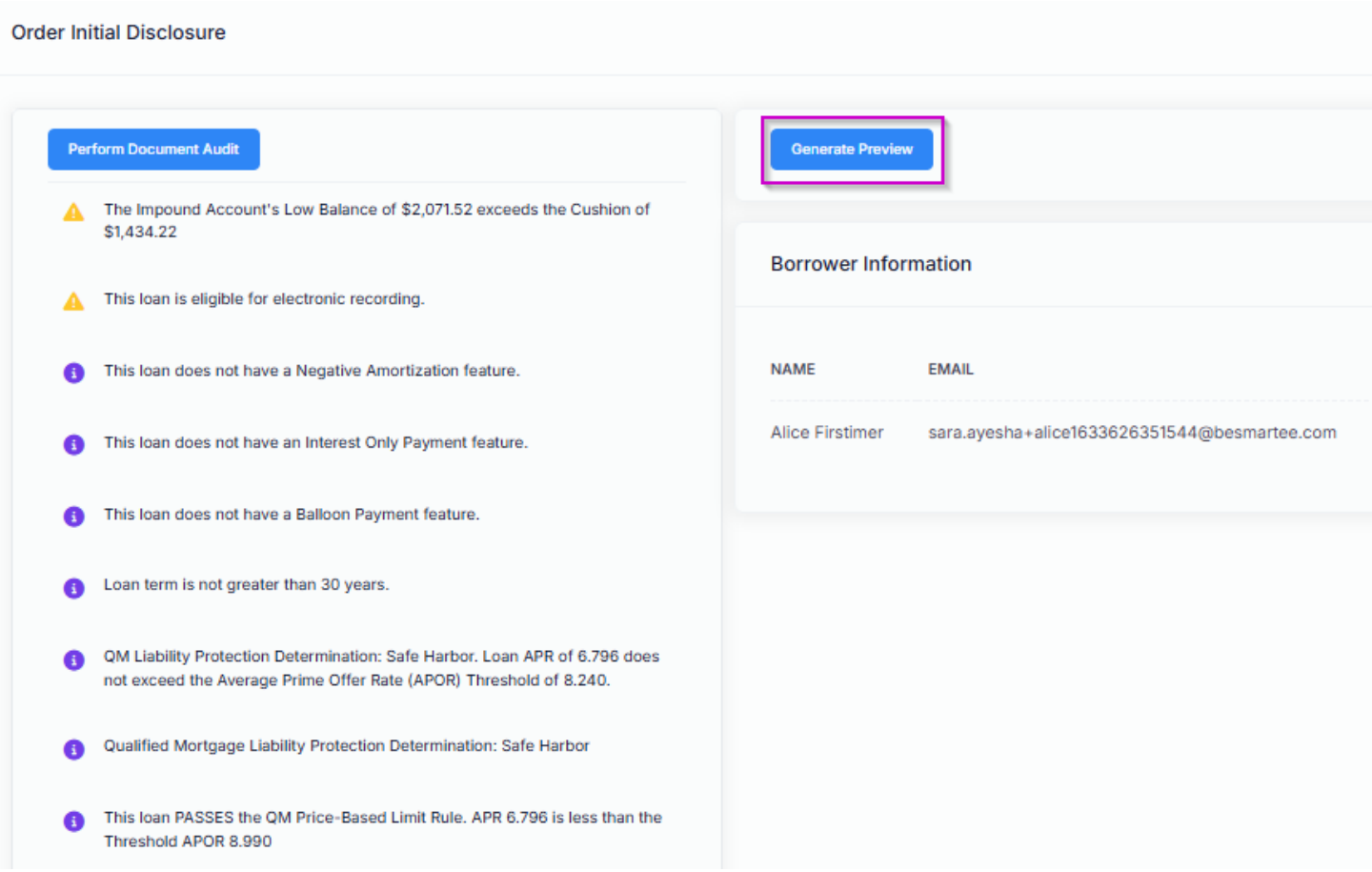
Assign Providers: If you did not use Smart Fees, you will have to enter your settlement service provider information. You can select a provider from our database or type in the information. Once done, click on "Continue" to proceed to the next step. If you are using Smart Fees, this step will not be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



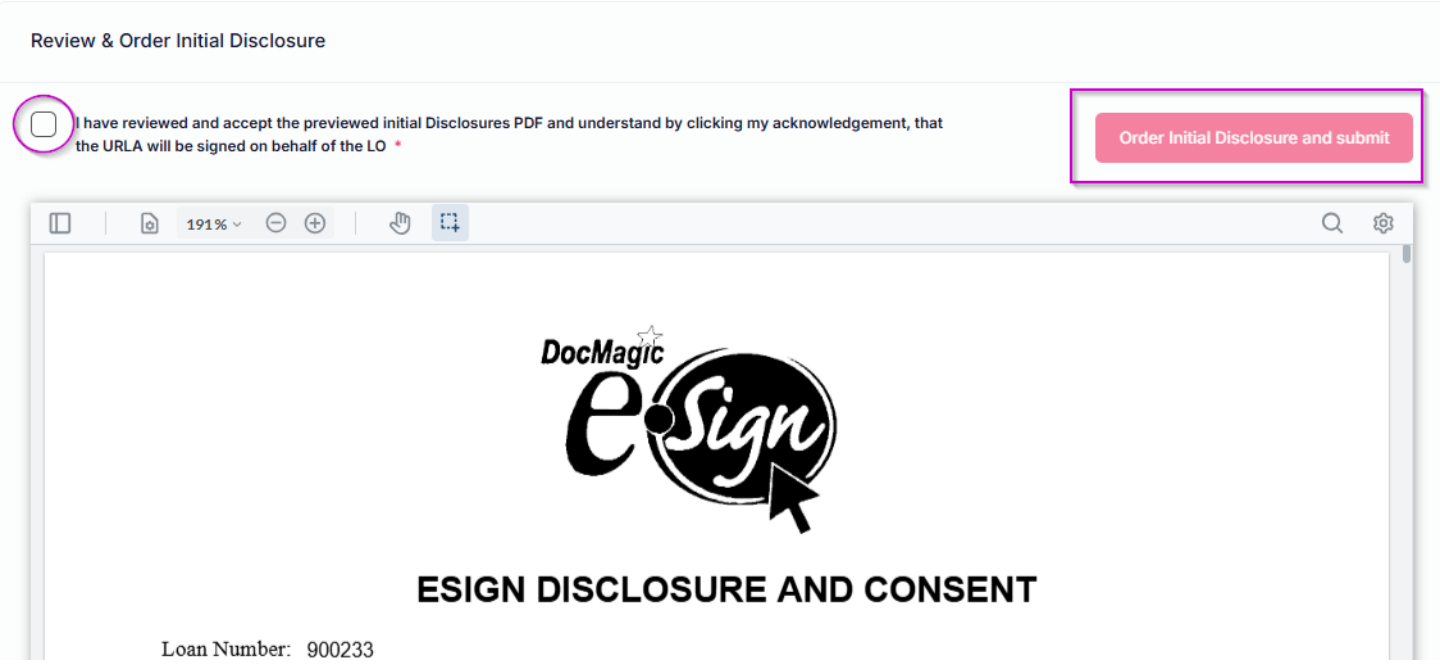
Perform Document Audit: You will now click on “Perform Document Audit” to continue to proceed.



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”

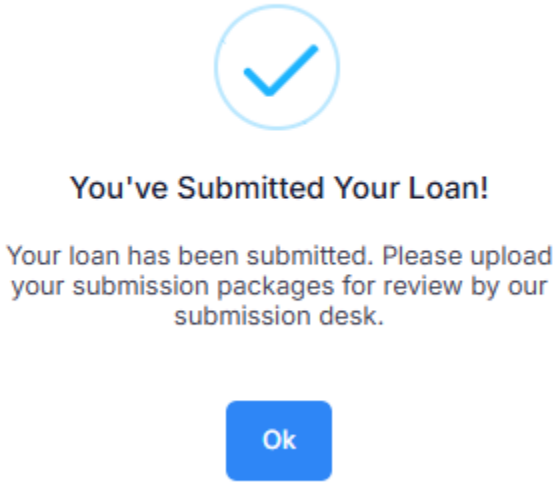


Generate Preview and Review & Order Initial Disclosures: You can now review the disclosures that will be going out to the borrower. If all looks good, check mark the box acknowledging you have reviewed and then click on "Order Initial Disclosures and Submit" and your disclosures will be sent to the borrower.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



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

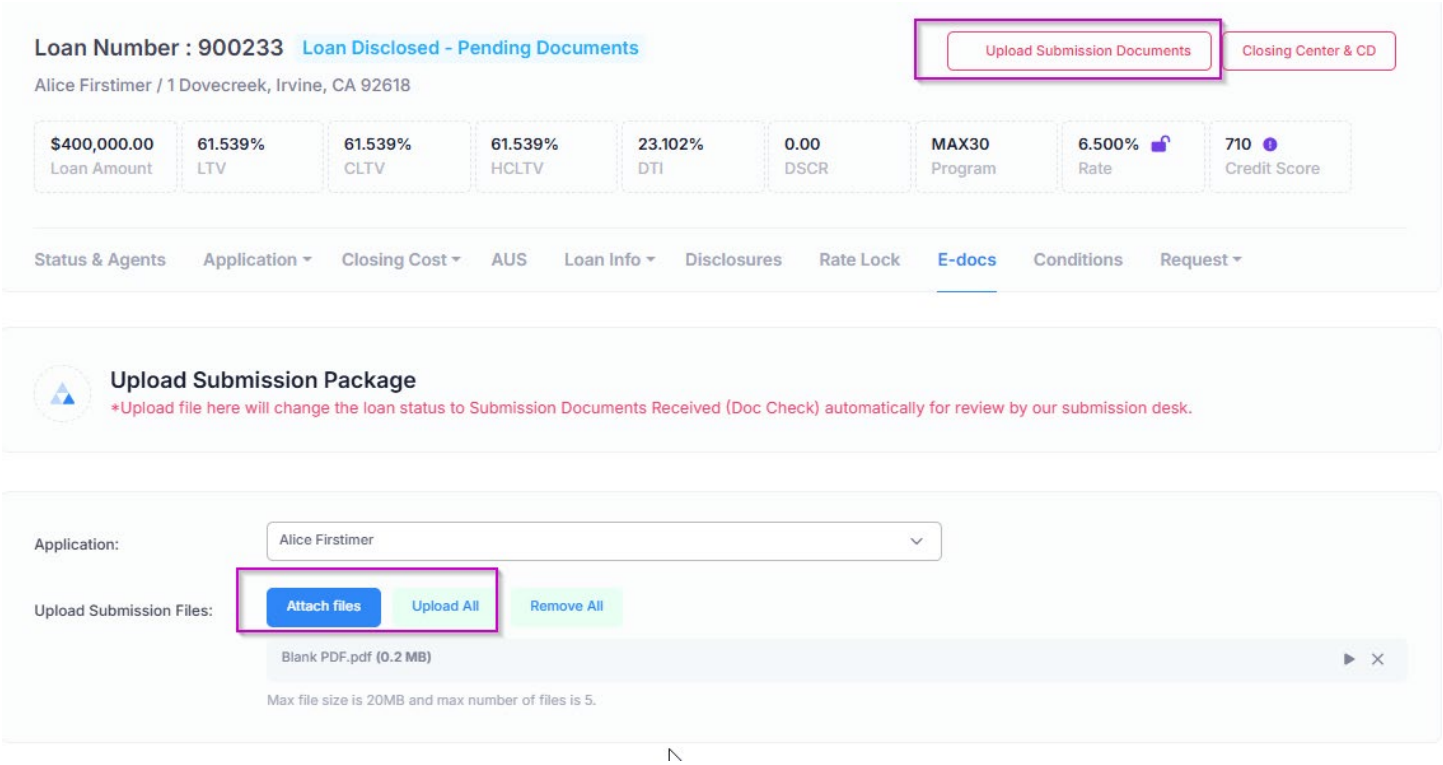
Once you click OK, you will be redirected to upload your submission package.



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.

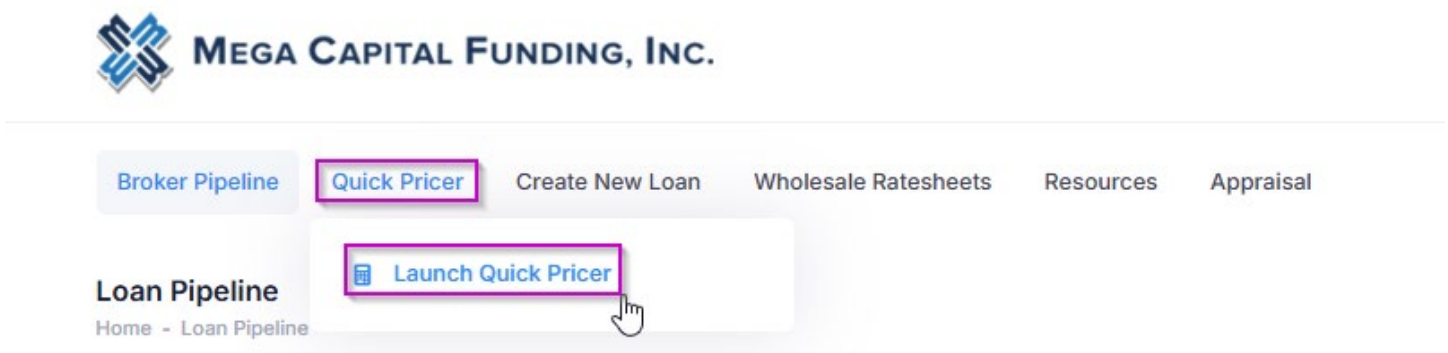


Once done, the “Upload Submission Docs” will disappear and you will be redirected to the eDocs Folder where you can confirm your uploads went through. Your loan status will now change to “Submission Documents Received.”

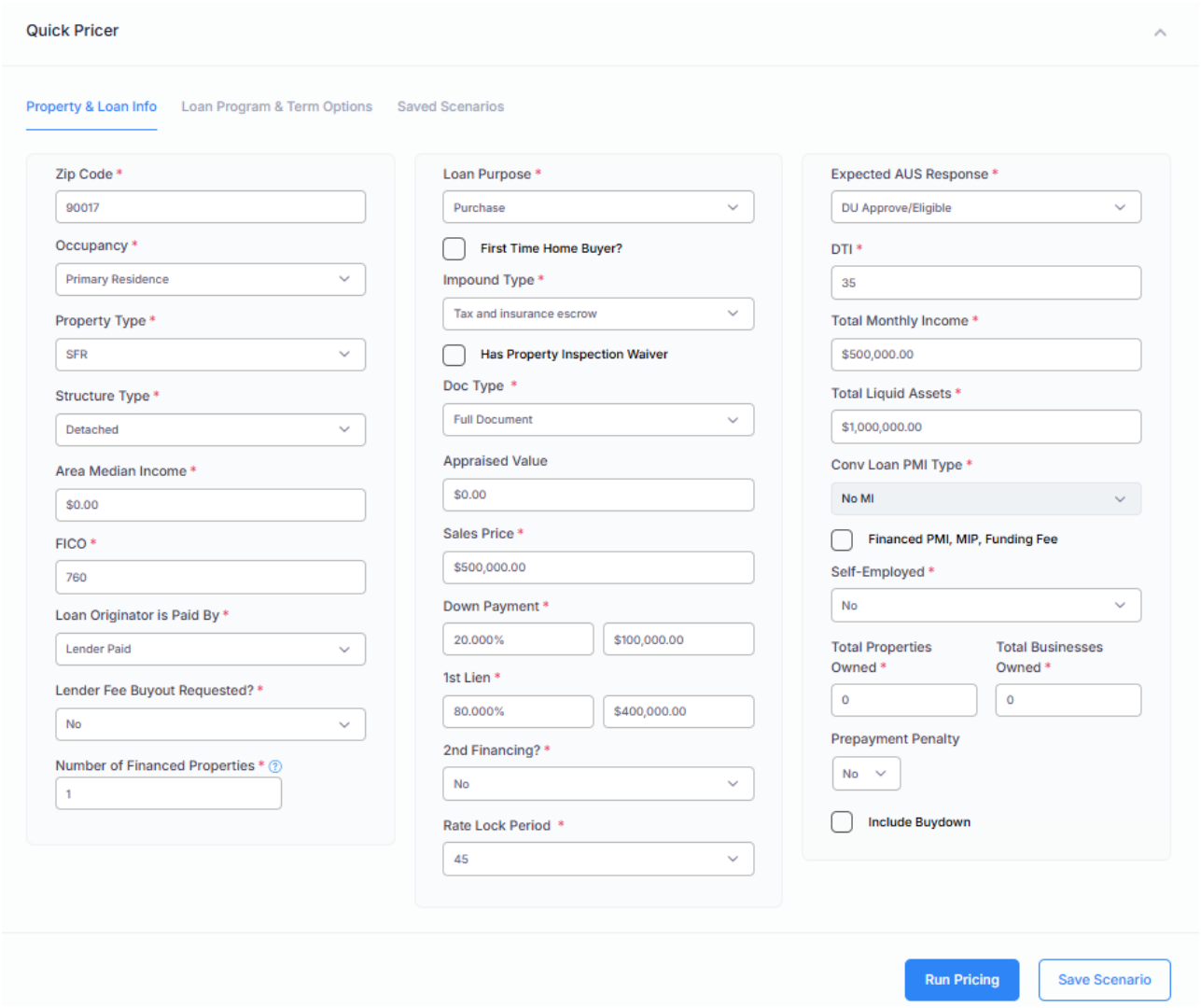
Please note: if you bypass this step and upload the package through the “Conditions” tab rather than using the “Upload Submission Documents” button, your file status will not move Submission Documents Received to be in line for our Submit Team to review. Be sure to only upload the submission package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

Advance Locking

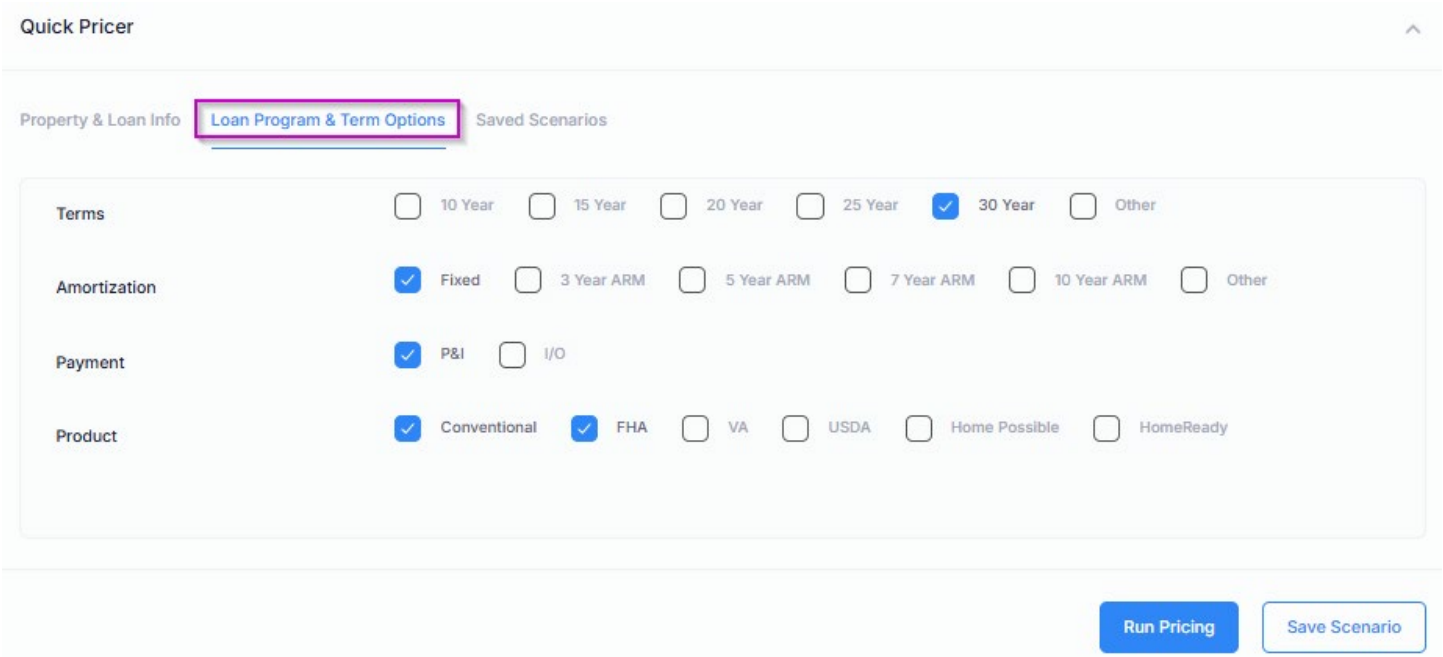
To complete an Advance Lock, click on “Quick Pricer” in the top menu bar, and then select “Launch Quick Pricer”



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

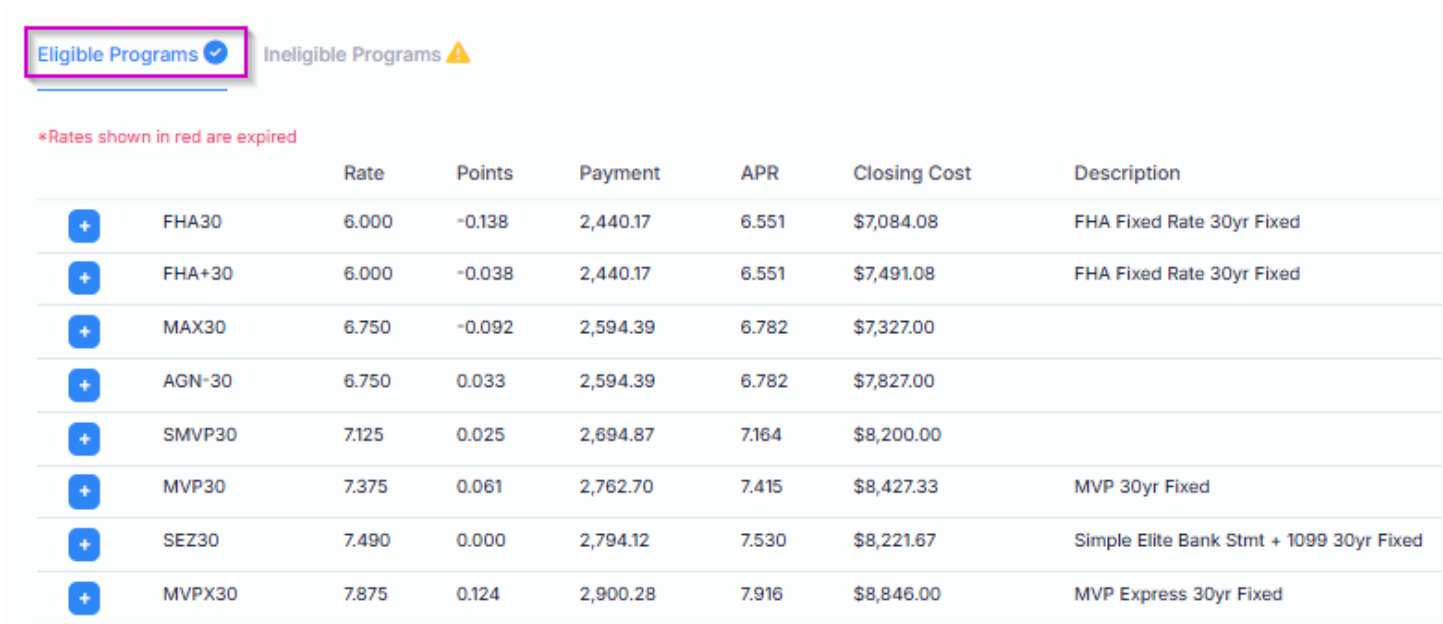


You can further fine tune your scenario by clicking on “Loan Programs & Term Options” to narrow down your search results.



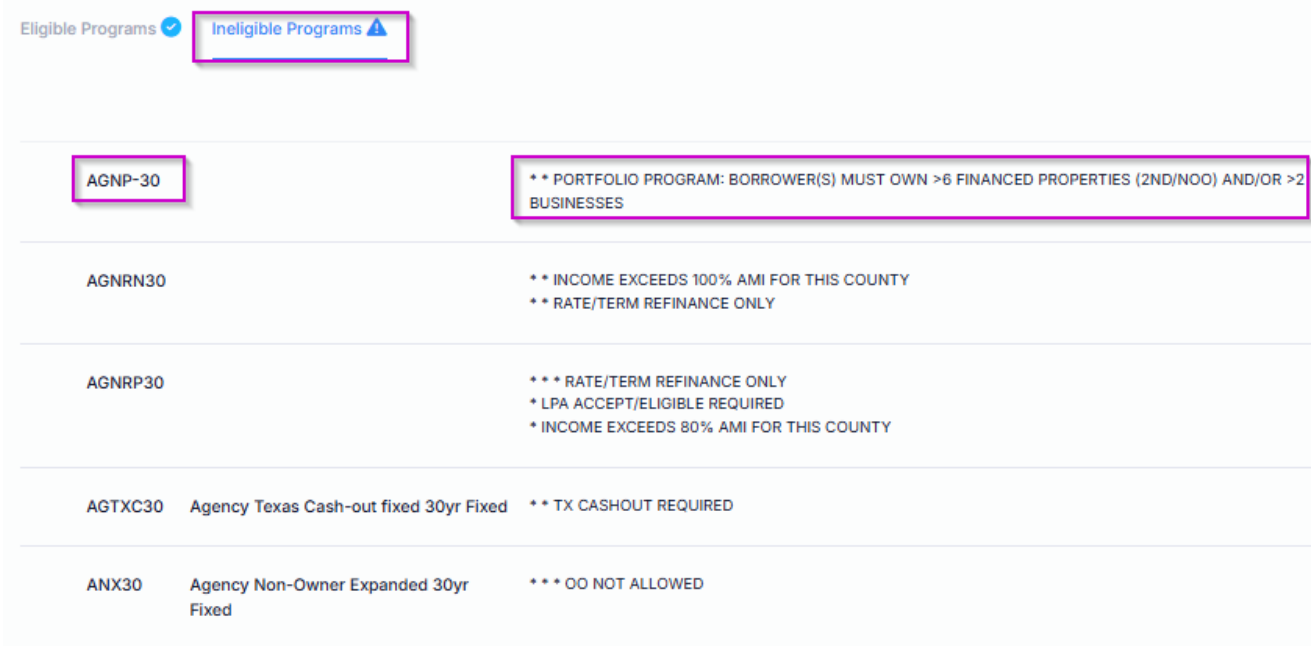
Once you have entered all your details, click on “Run Pricing” to see your results. Once results are back, you will see all programs your scenario can qualify for under “Eligible Programs”

Pricing will be stacked in order of best priced.

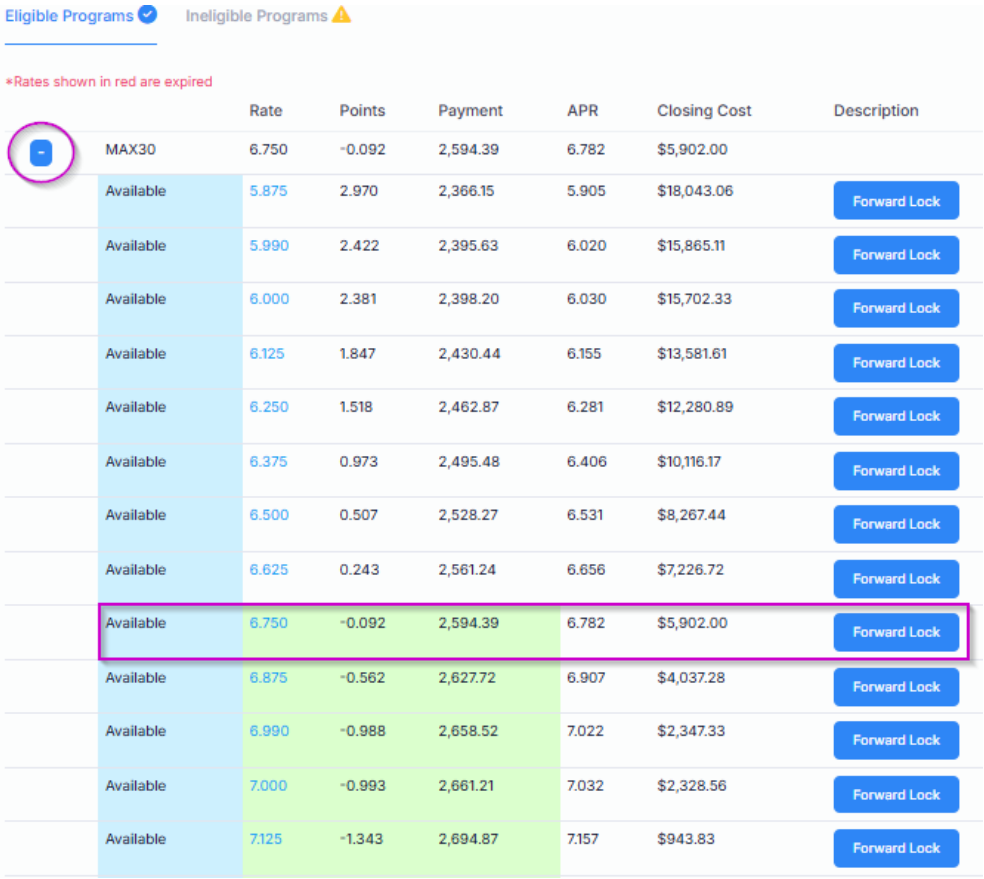


	Rate	Points	Payment	APR	Closing Cost	Description
FHA30	6.000	-0.138	2,440.17	6.551	$7,084.08	FHA Fixed Rate 30yr Fixed
FHA+30	6.000	-0.038	2,440.17	6.551	$7,491.08	FHA Fixed Rate 30yr Fixed
MAX30	6.750	-0.092	2,594.39	6.782	$7,327.00	
AGN-30	6.750	0.033	2,594.39	6.782	$7,827.00	
SMVP30	7.125	0.025	2,694.87	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

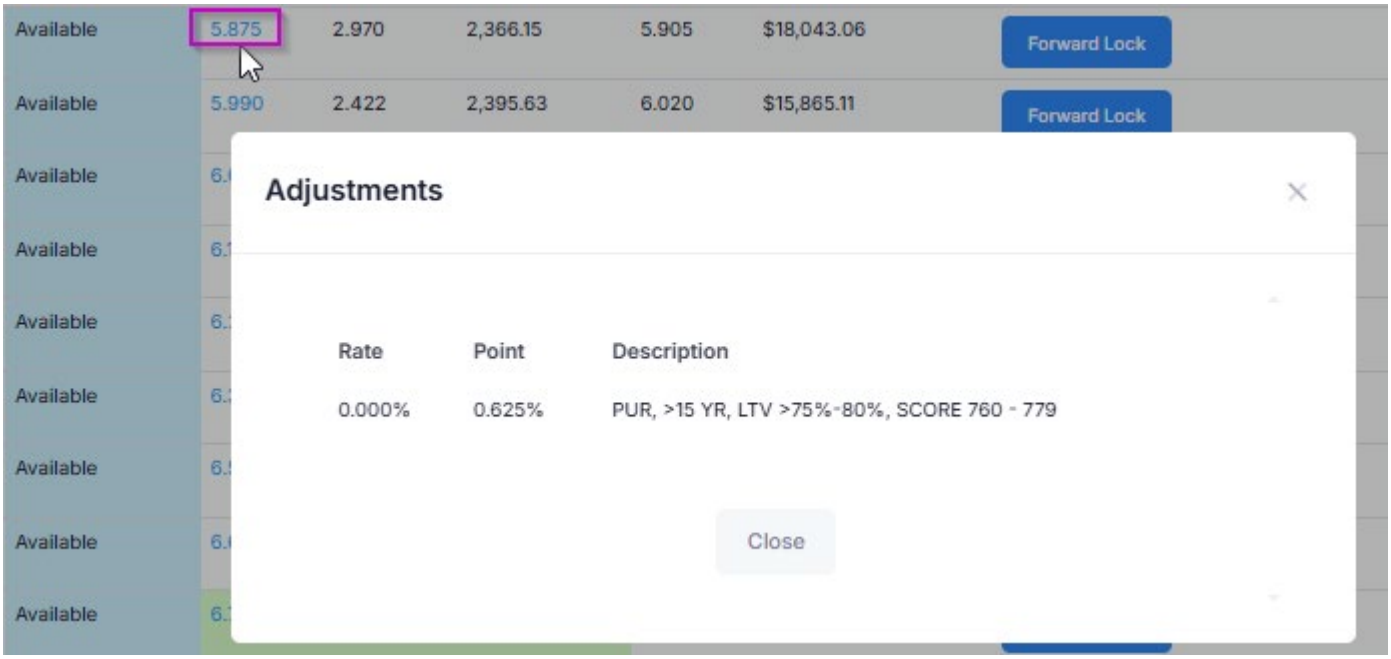
If you do not see the program type you were looking for, review the “Ineligible Programs” tab. There will be a list of program types and a short description of why you are not eligible for it. You can use this information to update your pricing scenario and then reprice.



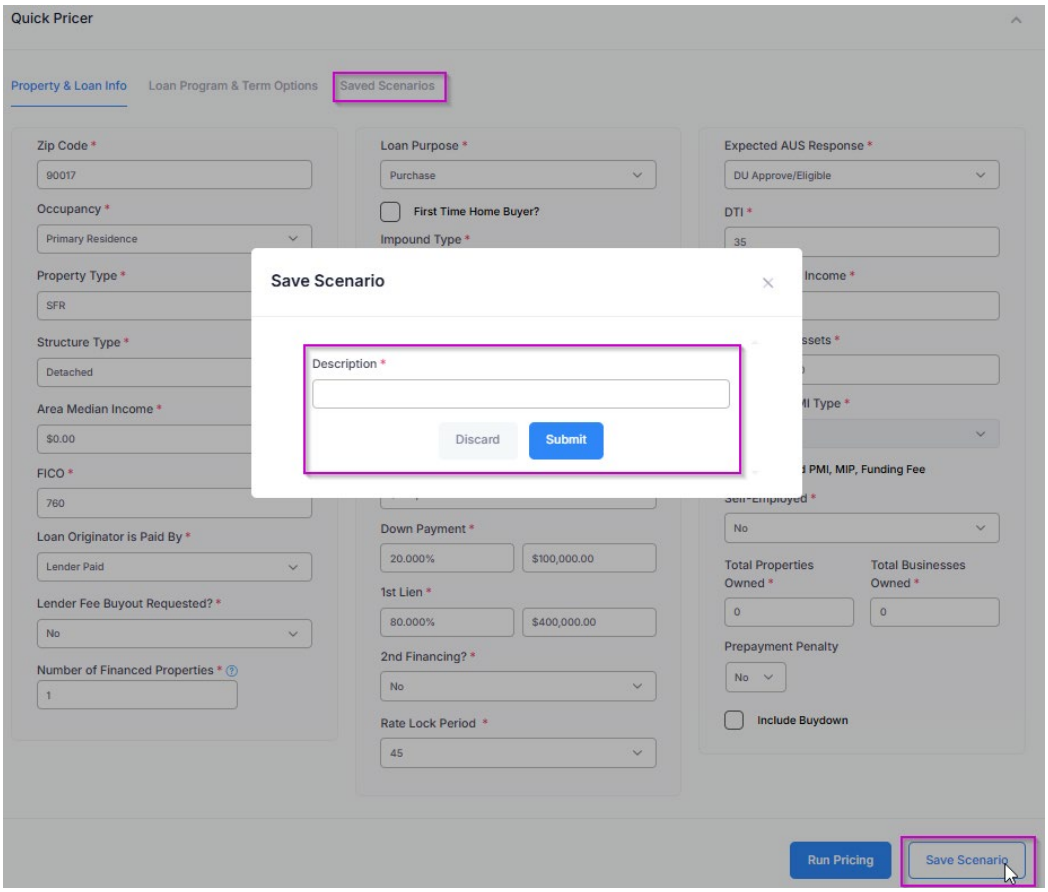
To look at rates, click the + sign next to the program you want to view to expand the results. Pricing that is at a rebate will be shaded in green.



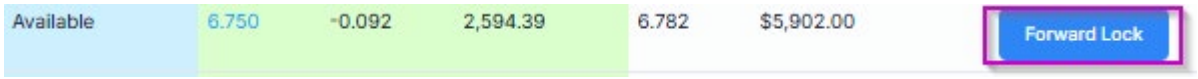
If you click on the rate in blue, you can pull up and review what the pricing adjustments are for that rate.



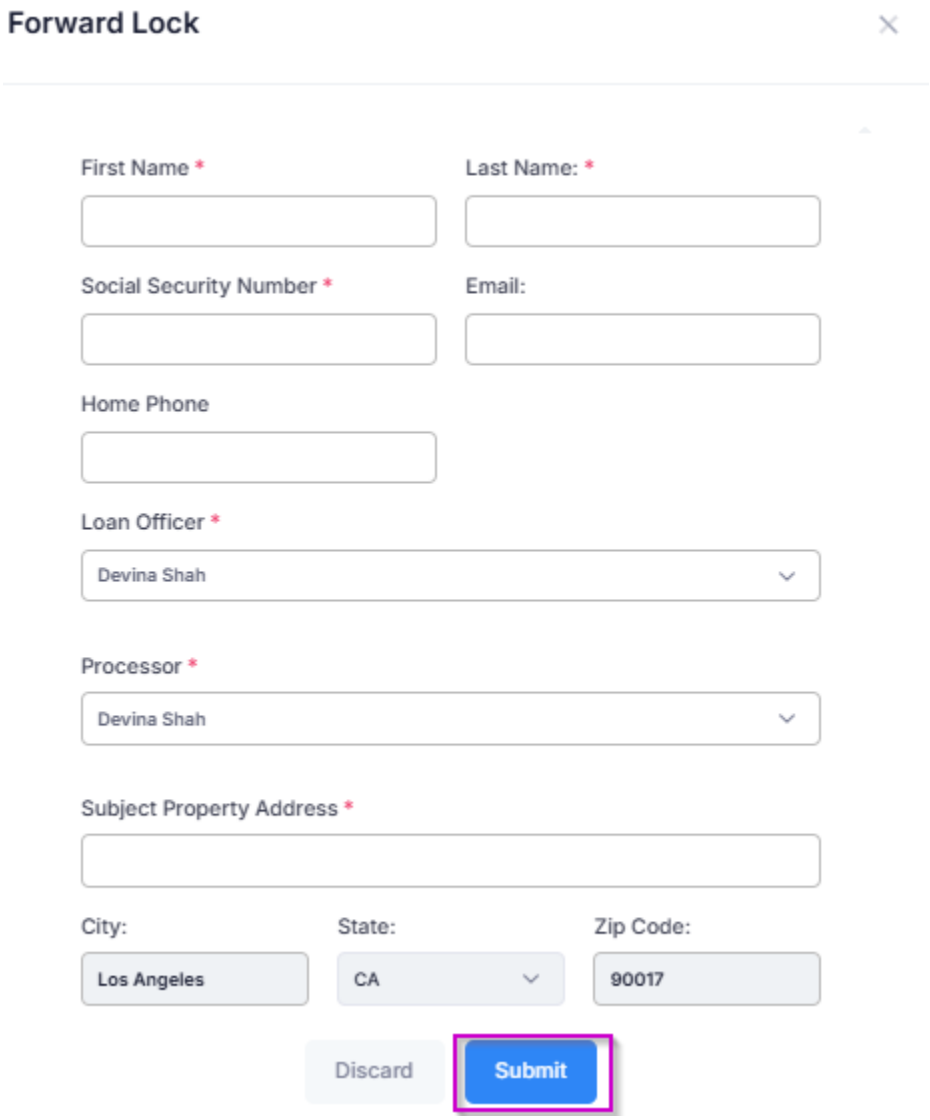
If you are not ready to lock, you can choose to save your scenario to revisit later by clicking "Save Scenario" and naming it the description box. You can access your saved scenarios in the "Saved Scenarios" tab.



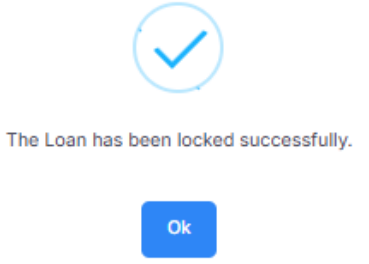
If you are ready to lock, select the rate you'd like and then click the "Forward Lock" button.



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.

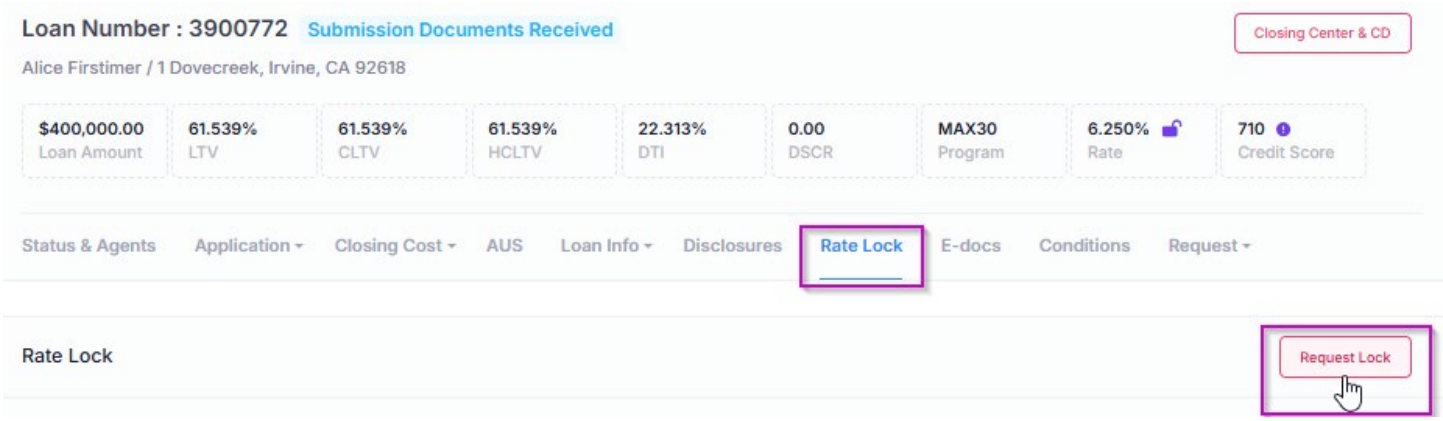


You will get confirmation once the lock request goes through. You are all set!

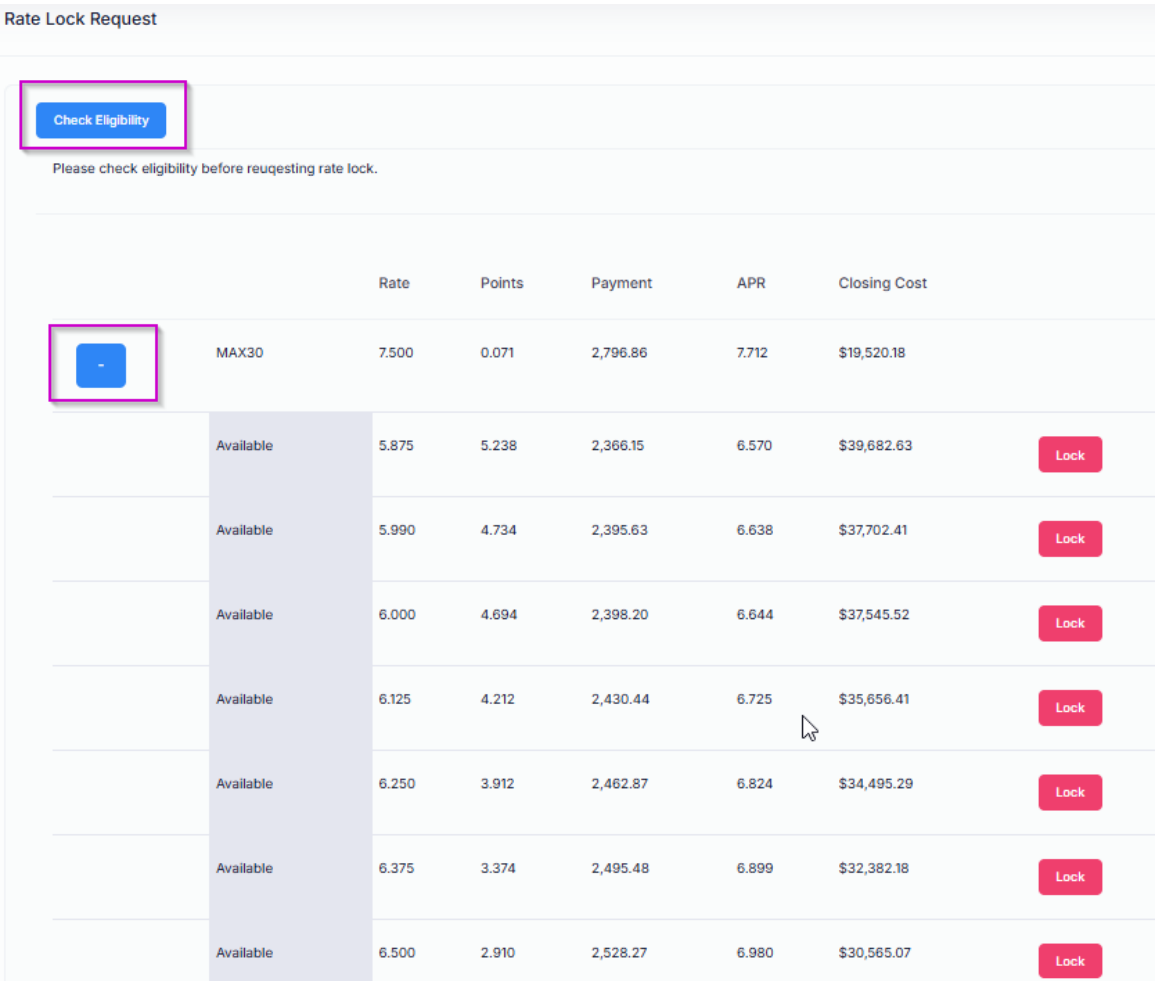


How to Price Out or Lock Your Loan

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



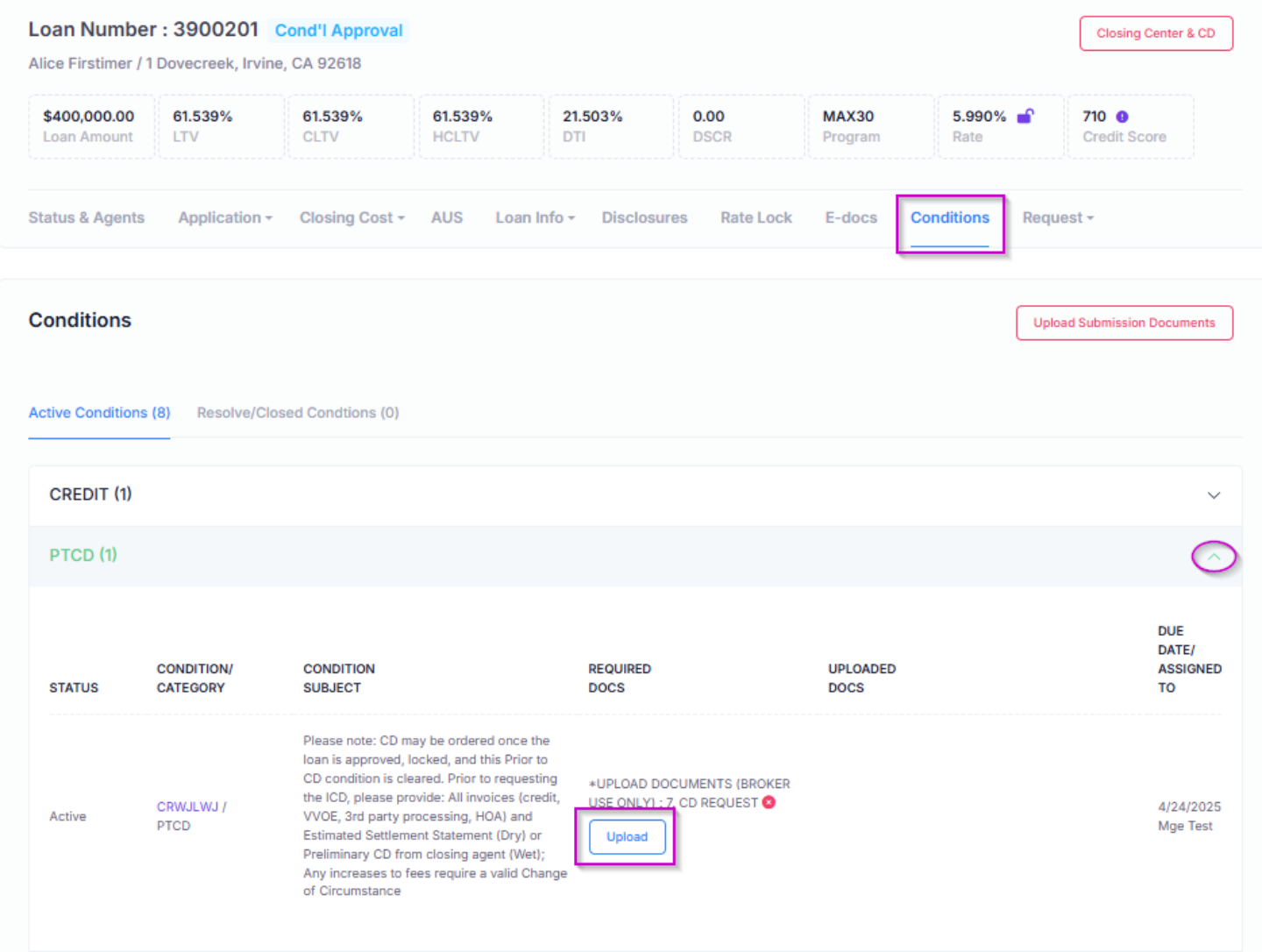
Click on “Check Eligibility” and then you will get pricing results based on the program this was registered under. Click on the + sign to expand the results to see the full stack. To proceed with locking, just click on the “Lock” button.



How to Upload Conditions

After selecting the loan from your pipeline, click on the “Conditions” tab from the menu bar.

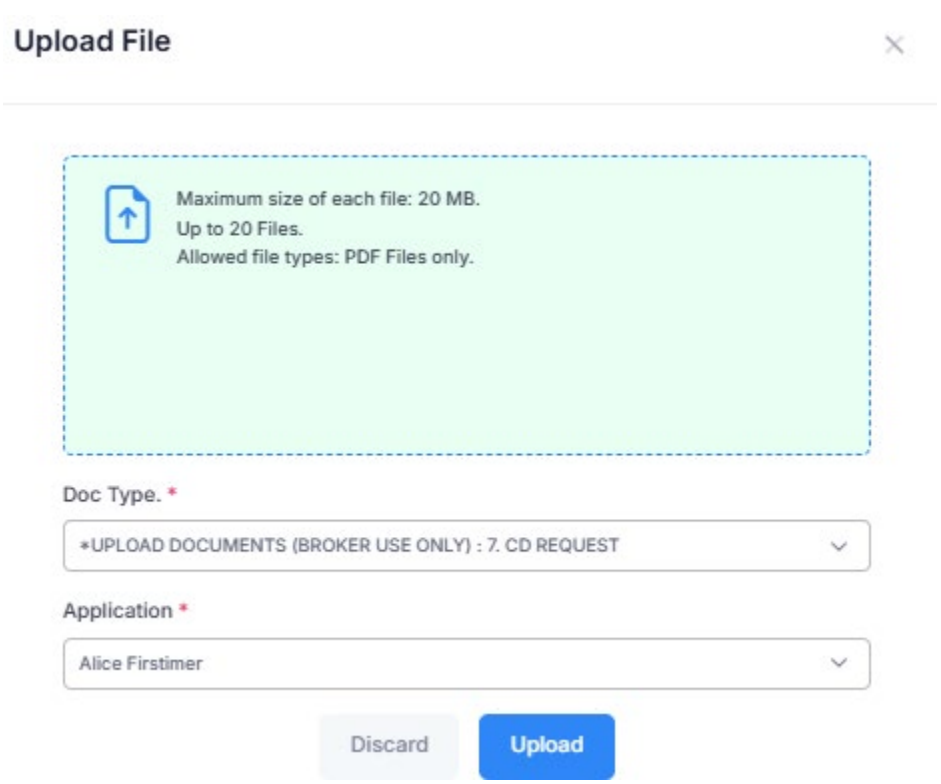
Then toggle open the condition you are looking to upload a document for and press “upload”



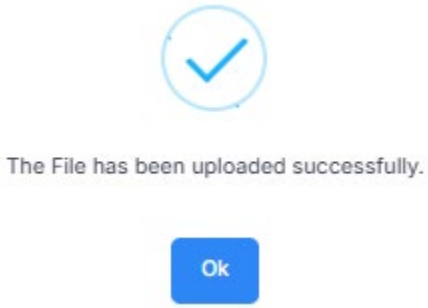
You will now see a popup where you can upload your document. Click on the box to select the items to upload from your computer. You can upload multiple items at once, up to 20 files. Note: the max size of each document is 20MB.

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.

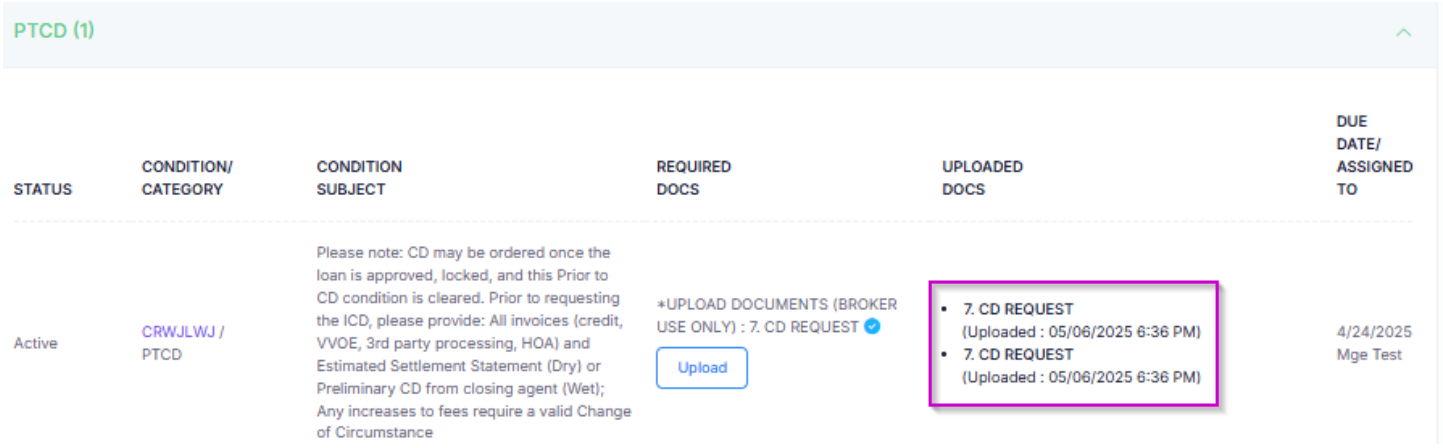
Once completed, press “Upload”



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



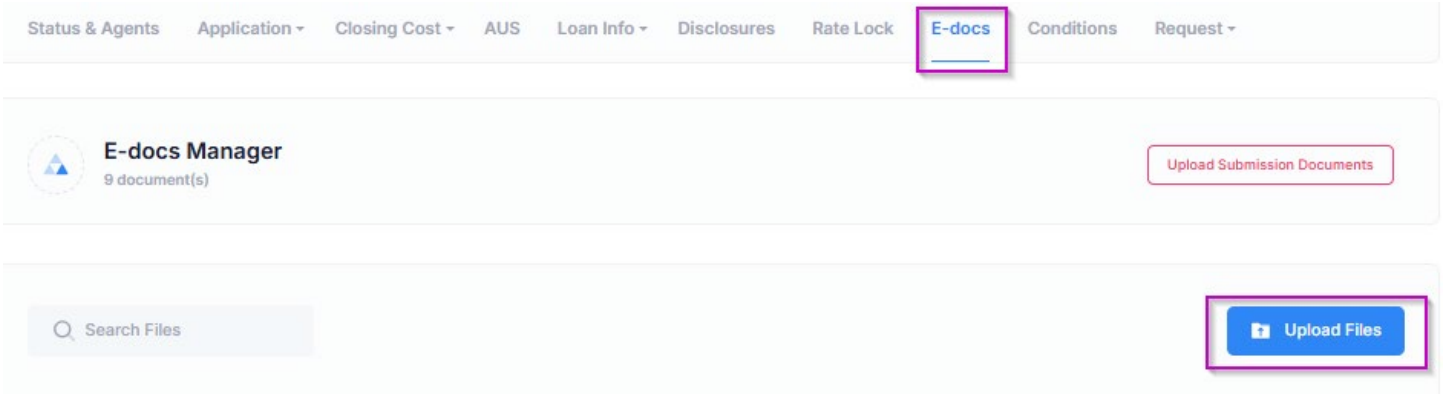
You can review what was uploaded as well once you open the condition once more.



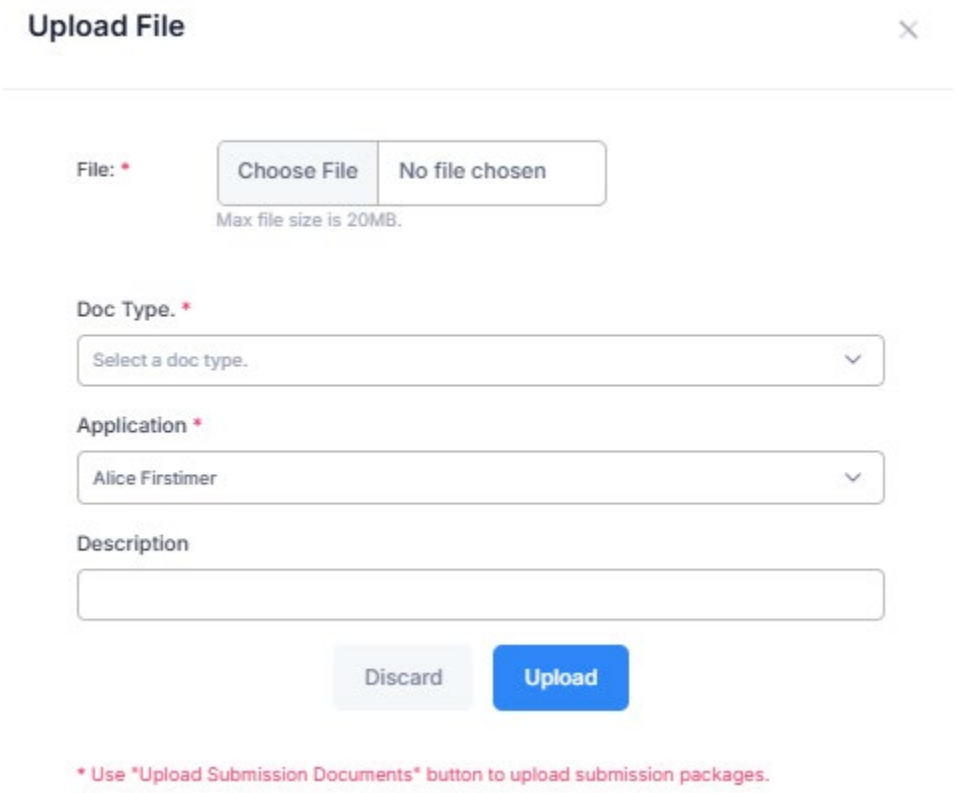
Note: there is no need to press any button to notify Mega that documents were uploaded. The Mega Team will be notified that there are new documents uploaded to review. They will then review the uploads and check them in to send to the underwriter for conditions review. Once the Mega Team completes these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

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

Click on “Upload Files”



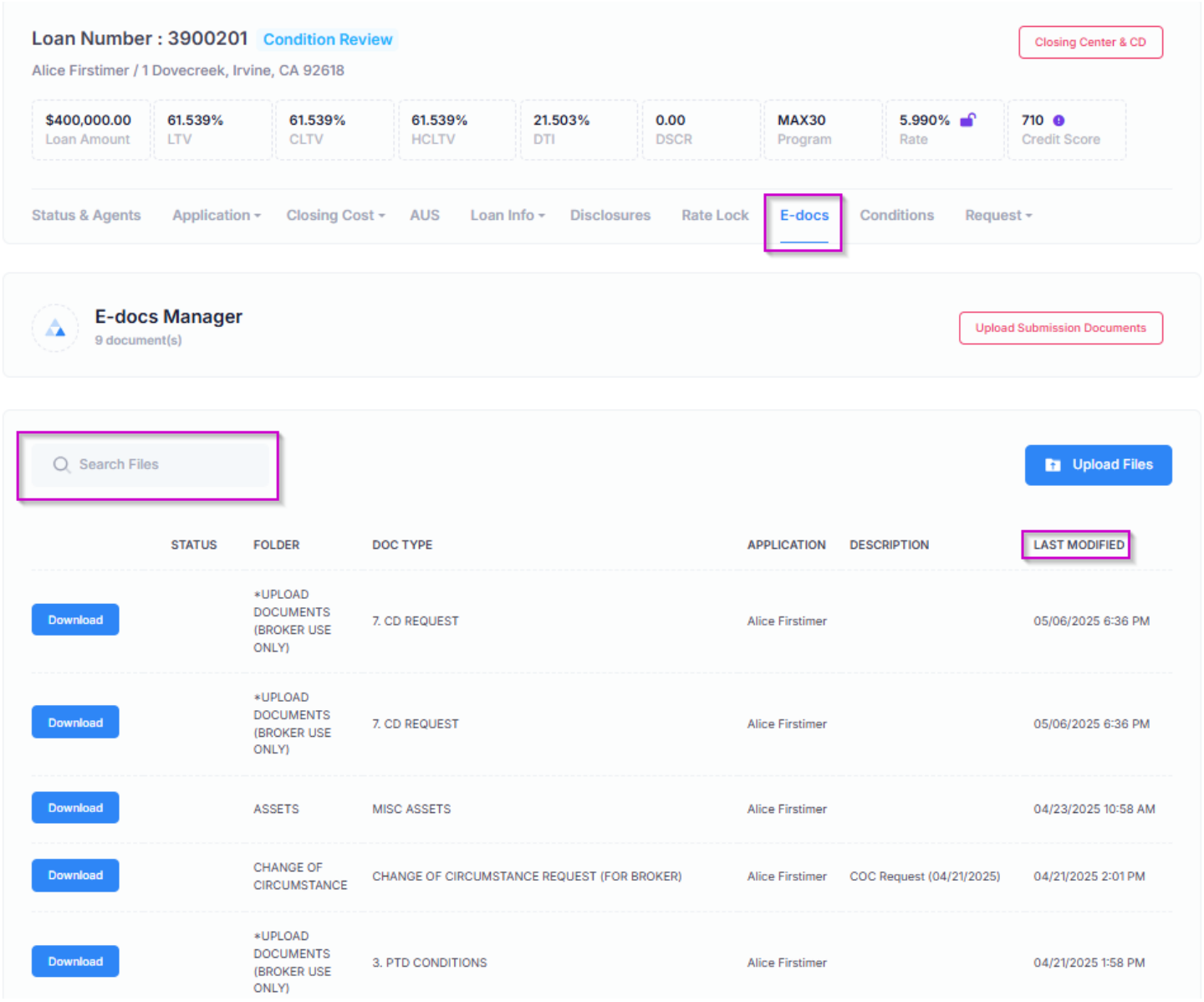
And then attach the documents you want to upload here.



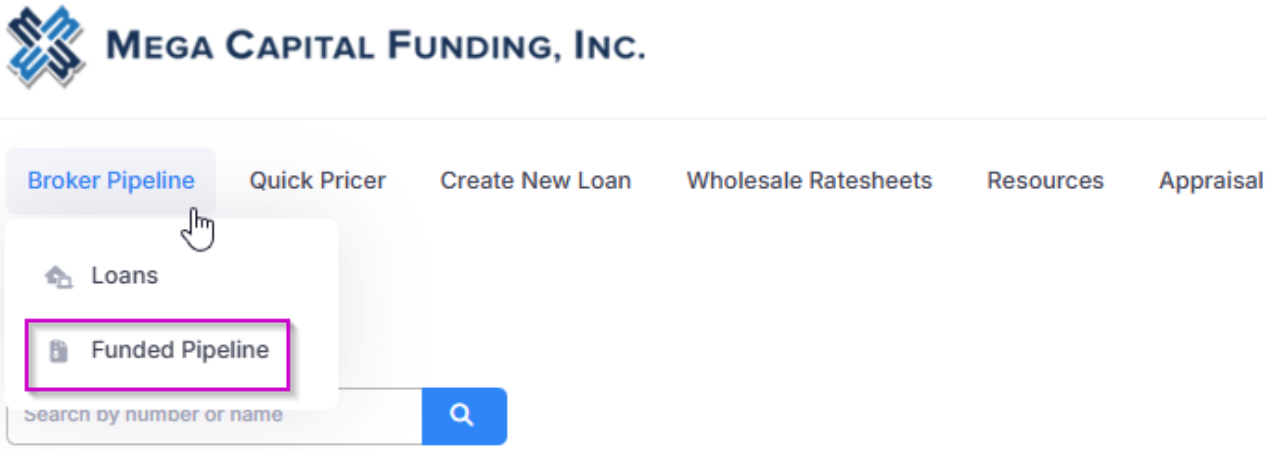
How to Access File Documents

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 “Seach Files” option to find your document.



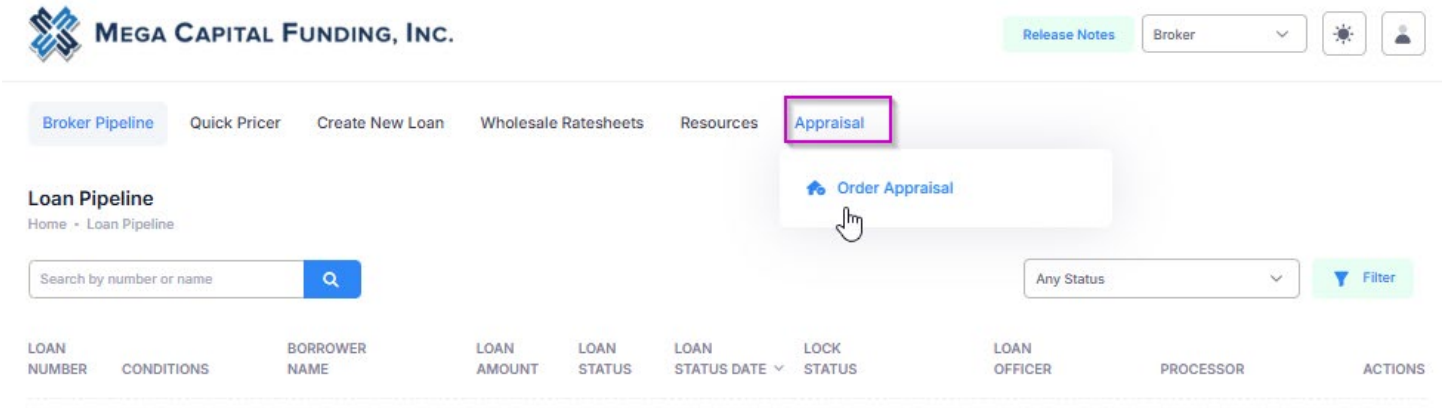
To access documents after a loan has closed, you will click on the “Funded Pipeline” from the main page to access the loan.


MEGA CAPITAL FUNDING, INC.
Broker Pipeline
Quick Pricer
Create New Loan
Wholesale Ratesheets
Resources
Appraisal
Loans
Funded Pipeline
Search by number or name

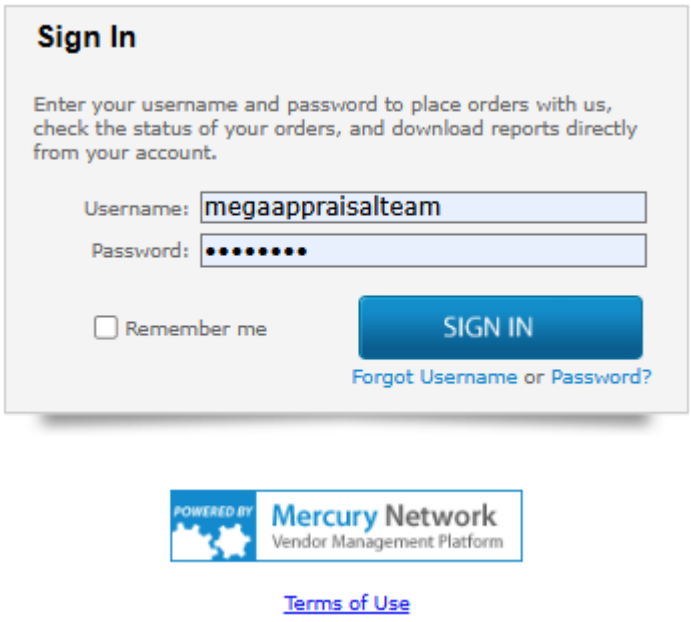
How to Order an Appraisal

To place an appraisal order, you will need a log-in for Mercury Network. If you do not have a login for this, you can request one by emailing appraisals@Mcfunding.com.

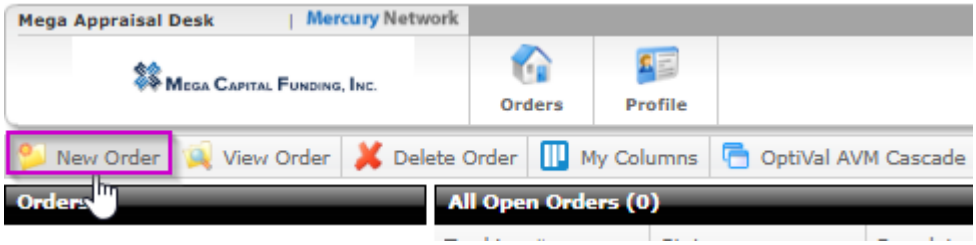
From the top menu bar, click on “Appraisal” and go to “Order Appraisal”



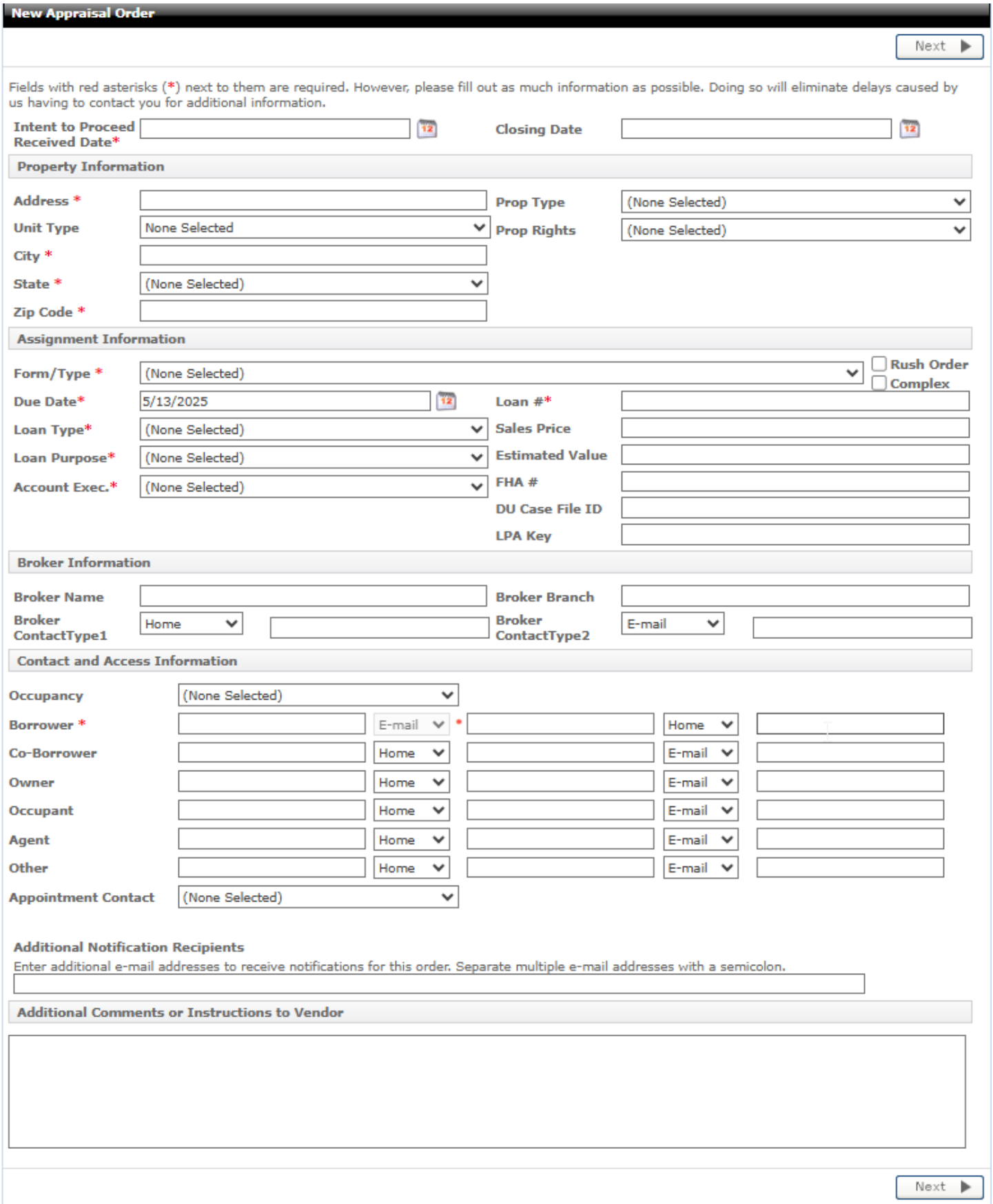
You will enter your username and password with Mercury Network.



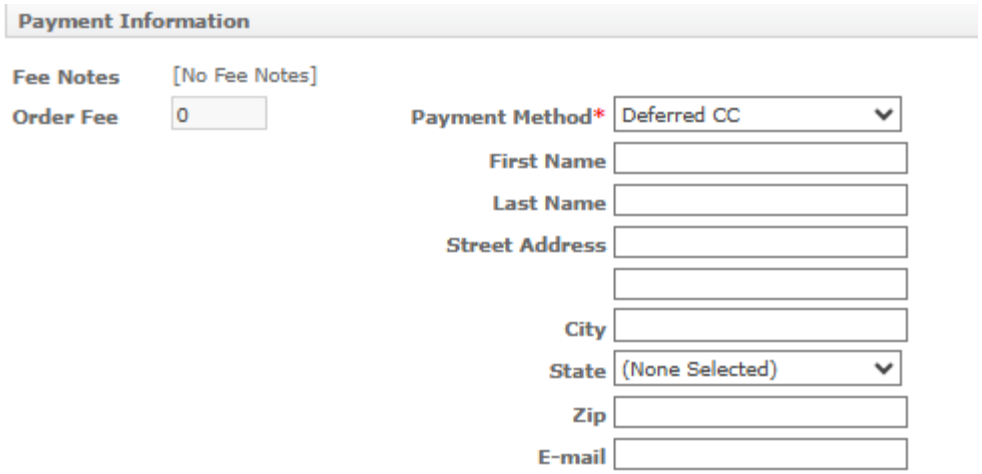
Once logged in, select “New Order” to place a new appraisal order.



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



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

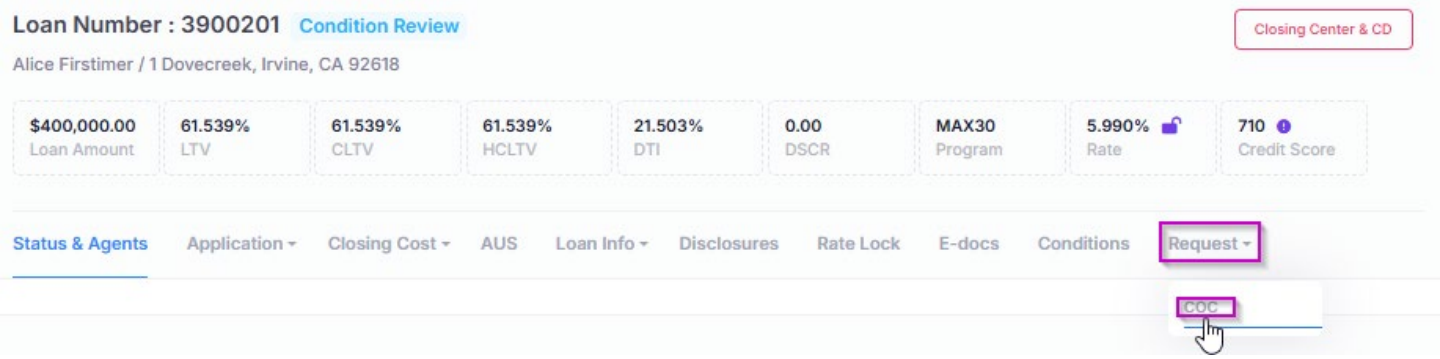


Once everything is filled out, click on the “Next” button at the bottom right of the page to complete the appraisal order.

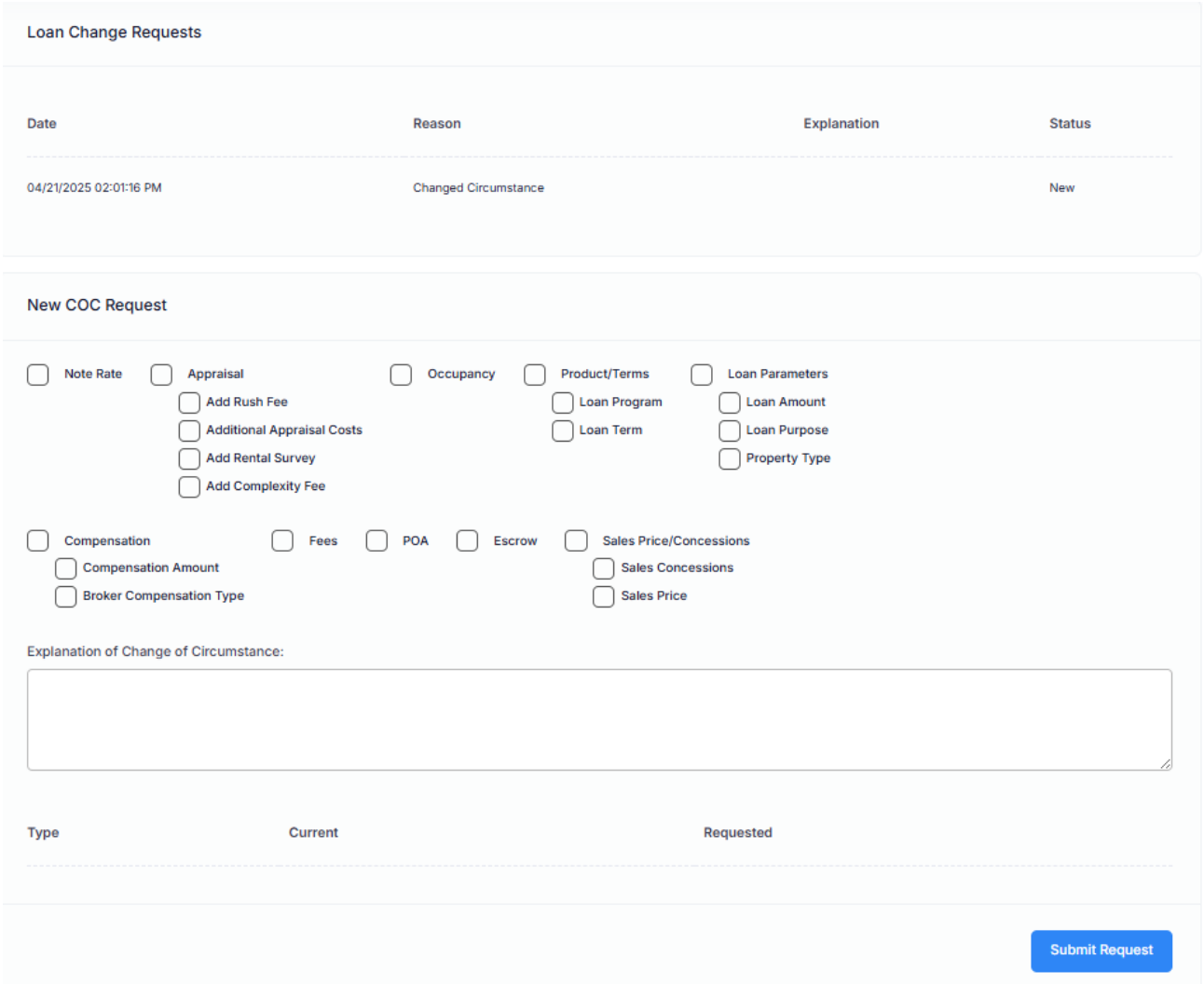
You can track the status of your order through this website as well.

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”.

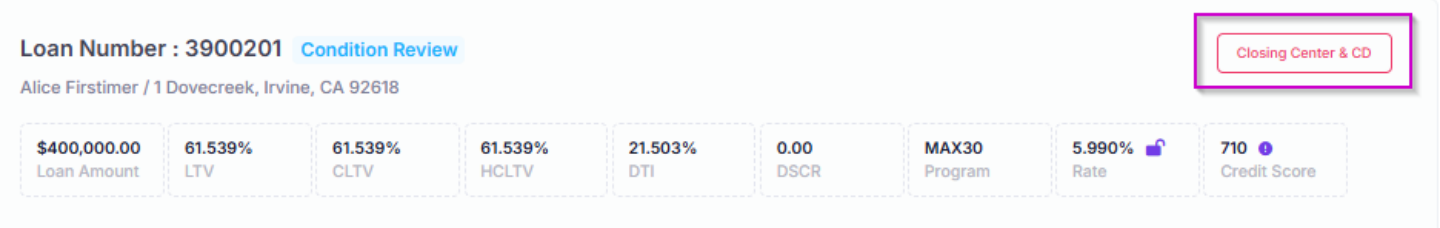


Complete the online form and then click “Submit Request”. The Loan Change Request will now be in line for the Mega Team to review.



How to Request a Closing Disclosure (CD)

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



Complete all the Broker Required Actions. Note: after you have uploaded your required documents to the PTCD 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.

Closing Disclosure

Order Closing Disclosures

Loan Progress Milestones

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

Broker Required Actions

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

Escrow Company

Edit

Company Name

Address

Phone

Contact Name

Email

Title Company

Edit

Company Name
First American Title Company

Address
18500 Von Karman Avenue, Suite 600
Irvine, CA 92612

Phone
(949) 885-2400

Contact Name

Email

Vesting Information

Validate

Borrower Relationship Title

* Alice Firstimer

Manner in which title will be held:

Trust Information

Add or Change Trust Information

Validate

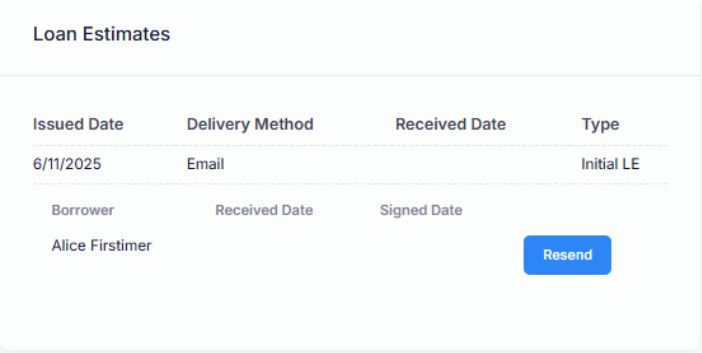
Property Held in a trust? No

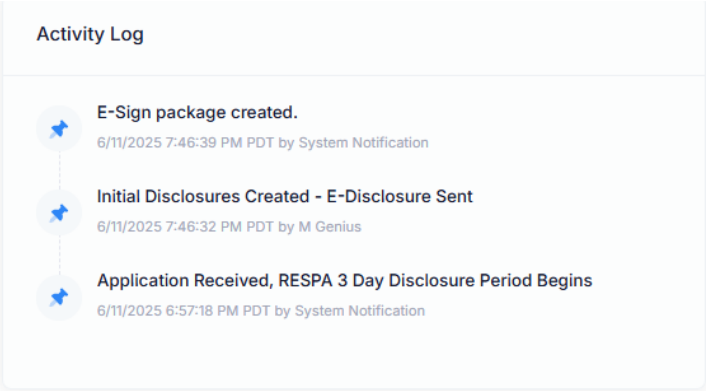
How to Check Status on Disclosures and Resend

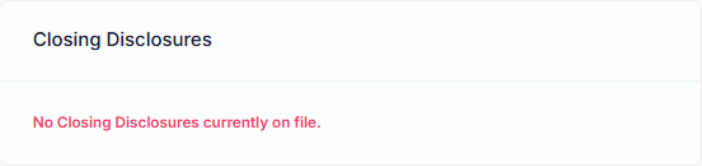
Click on the “Disclosures” tab.

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.

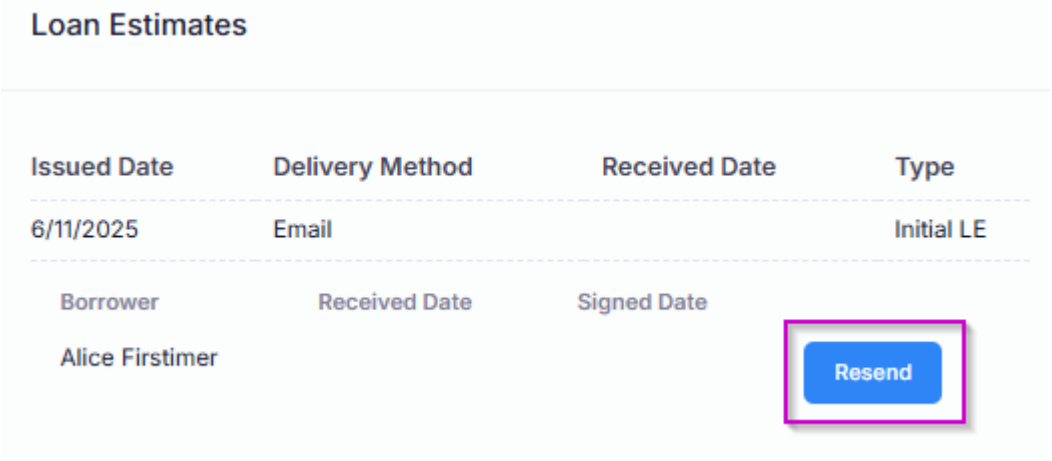
The activity lock will show you the history of the disclosures sent.



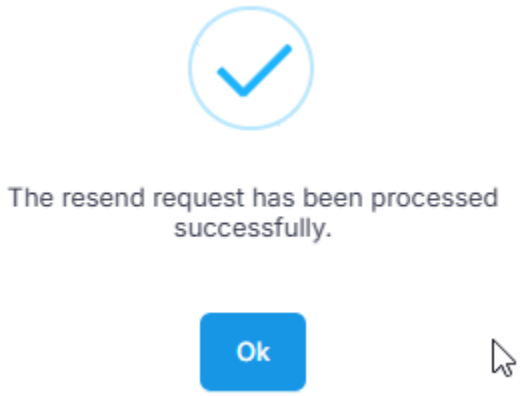




To resend initial disclosures, click on the “Resend” button.

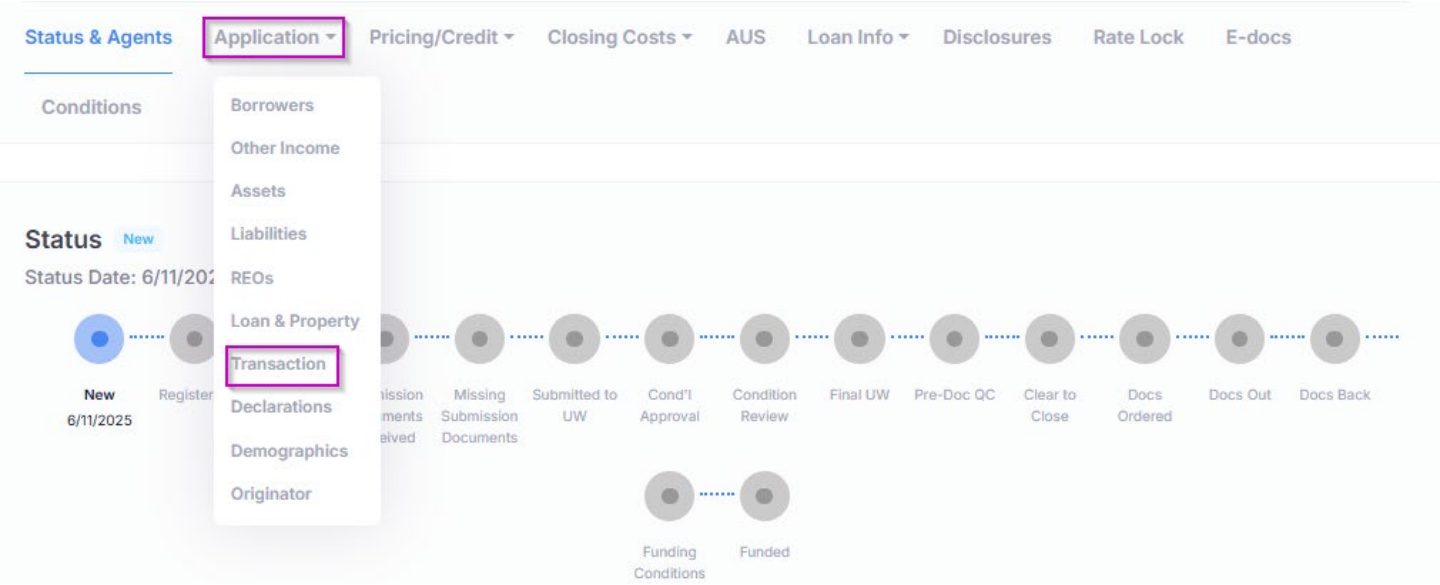


You will get confirmation that it was resent after pressing it.

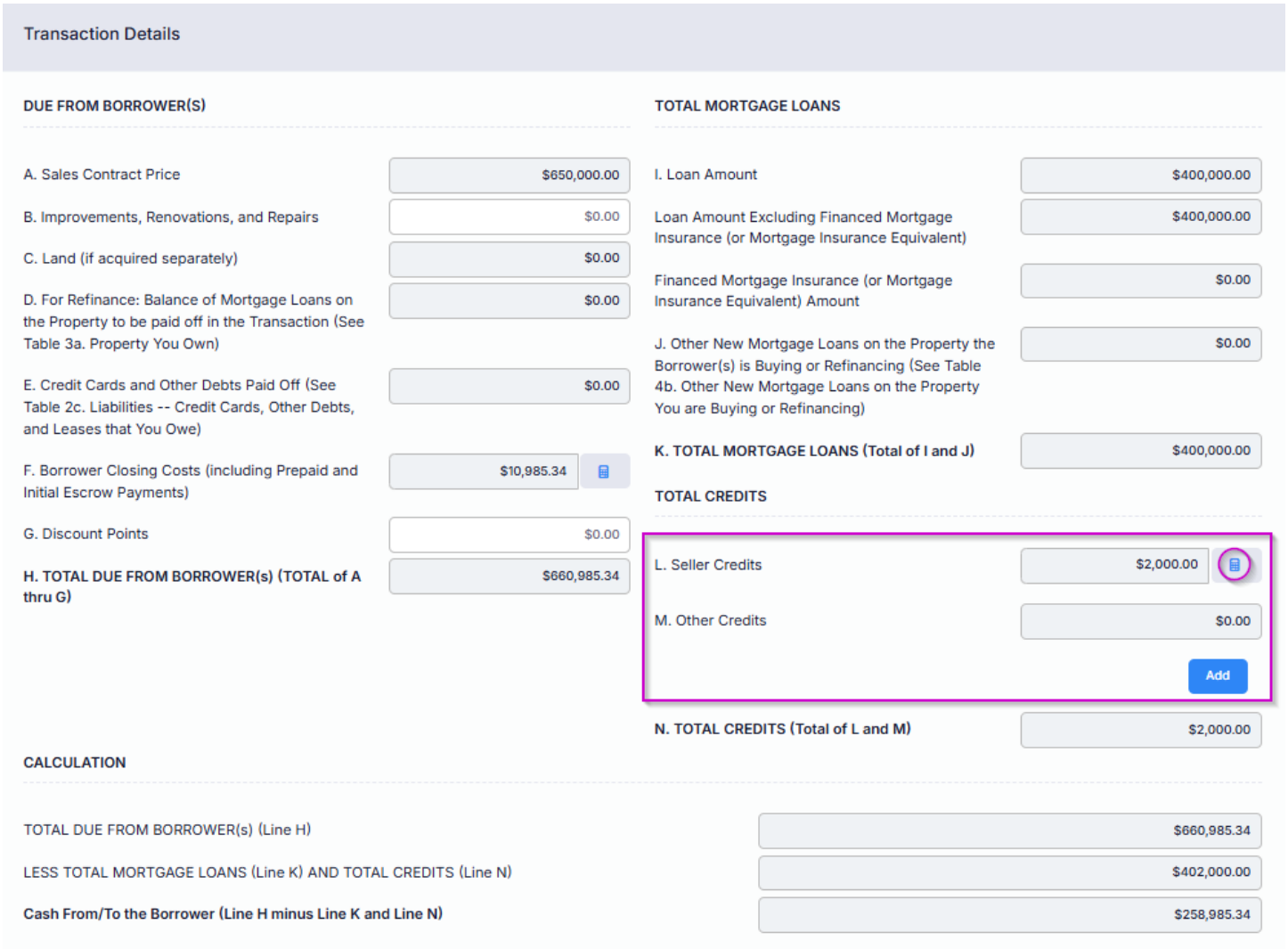


Adding a Seller Credit, Seller Paid Fee, or Other Type of Credit

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

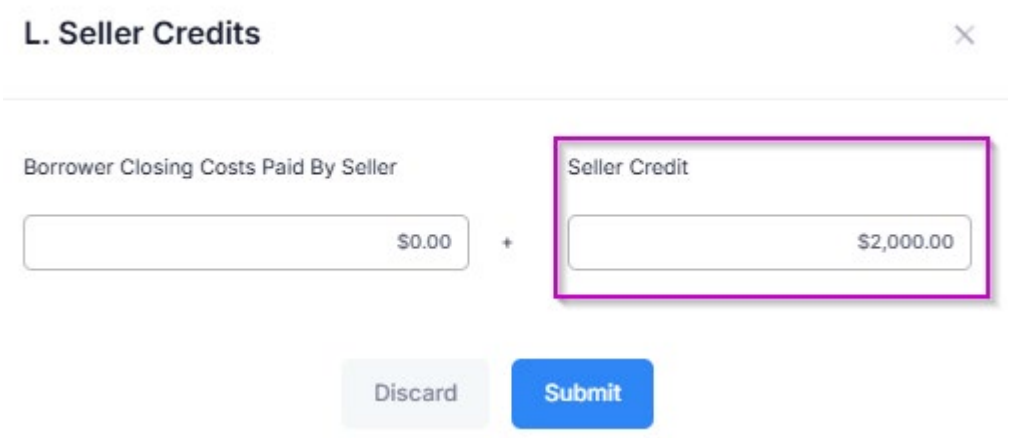


To add the credits, go to L and M of the transaction details.



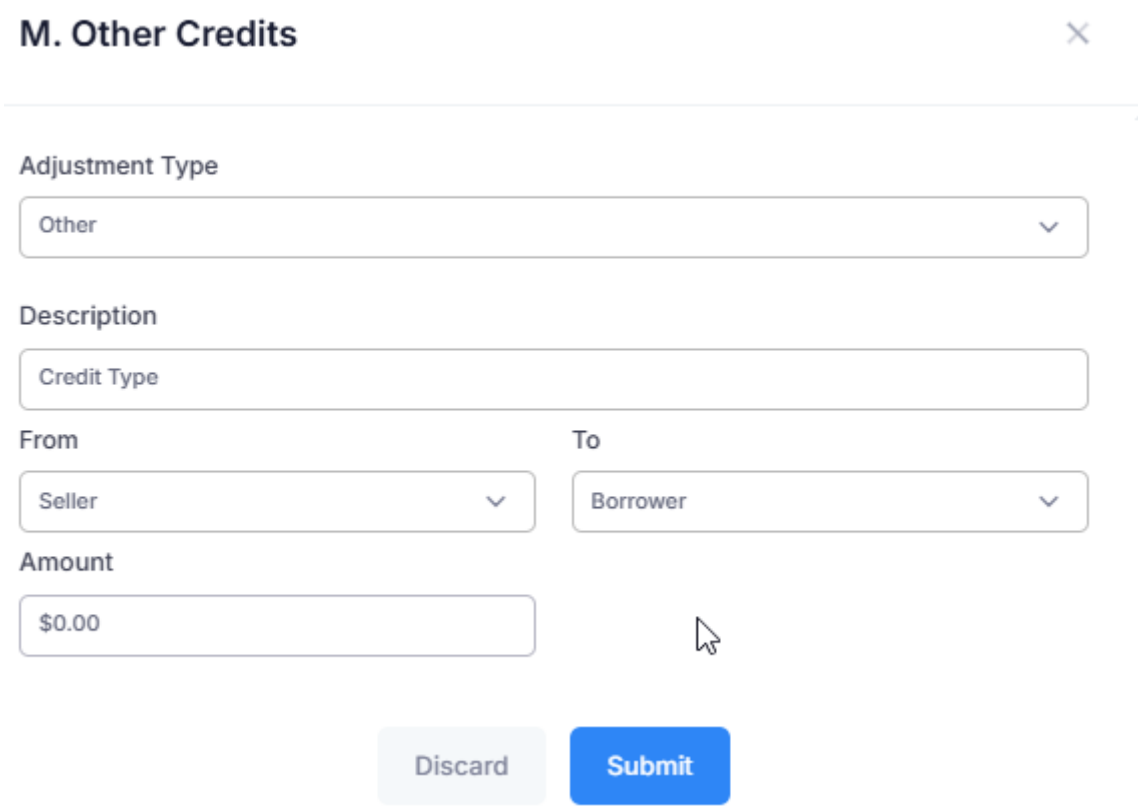
For a seller credit, enter the dollar amount of the credit in the “L. Seller Credits” box. To edit the field, press the calculator icon.

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



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:

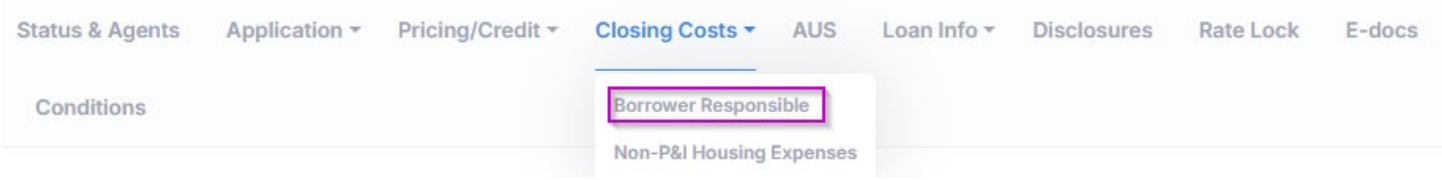
- Change the Adjustment Type to “Other”
- Type in the type of credit being added in the “Description” field
- In the “From” dropdown, select who will be providing the credit and in the “To” dropdown, select “Borrower”
- Enter the amount of the credit
- Click on Submit once complete



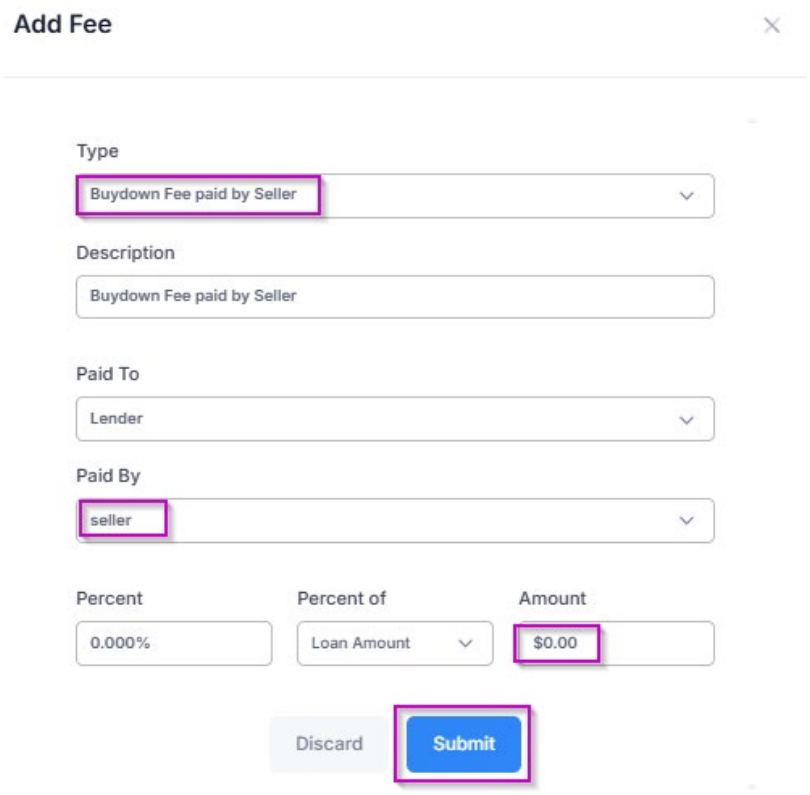
Adding a 1-0 or 2-1 Buydown

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”



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

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