

# How To Submit a Loan In MGenius SMART LOAN PORTAL

Last Updated: 7/9/2025

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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: <u>technicalsupport@mcfunding.com</u>

For portal assistance, please contact <u>brm@mcfunding.com</u> 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.



Import Loan

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

S.								
oker Pipeline Qu	lick Pricer Cre	ate New Loan	Wholesale Rateshe	ets Resources	Appraisal			Import MISMO 3.4
							_	Go to Application
Loan Number	: 3900237	lew						Reissue Credit
Alice Firstimer / 1 E	ovecreek, Irvine	, CA 92618						Boo to credit Scores
<b>\$400,000.00</b> Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.137% DTI	0.00 DSCR	N/A Progr	ram	Go to Pricing
N/A 😗								Go to Closing Cost
Credit Score								Run AUS Go to AUS
Status & Agents	Application -	Pricing/Credi	t * Closing Cost	- AUS Loan	Info - Disc	losures	Rate	Generate Initial Disclosure Preview
Conditions								Go to Disclosure Submit Initial Disclosure & S
								for E-Signing
New Regis 4/21/2025	tered Loan Disclosed- Pending Documents	Submission Missi Documents Submis Received Docum	ng Submitted to Cor sion UW Appr ents	nd"I Condition Fi oval Review	nal UW Pre-Doc	QC Clear to Close	(	
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New Regis 4/21/2025 ents Assigned Ager Loan Officer Devina Shah Email devina@mcfunding.cc	tered Loan Disclosed- Pending Documents nts in Broker Mega re-ass	Submission Missi Documents Submis Received Docum	Loan Processor Name Devina Shah Email devina@mcfunding.	ting Funded	al UW Pre-Doc	QC Clear to Close	o	
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New Regis 4/21/2025 Photo Assigned Agent Loan Officer Name Devina Shah Email devina@mcfunding.co Phone (866) 823-7777 Photo Assigned Agent Signal Account N	tered Loan Disclosed- Pendig Documents nts in Broker Mega re-ass om	Submission Missi Documents Submis Received Docum	Loan Processor Devina Shah Email devina@mcfunding. Phone (866) 823-7777	ccount Executiv	e	QC Clear to Close	0	
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#### **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 <u>technicalsupport@mcfunding.com</u>.



Agents Assigned Agents in Mega Capital Funding, inc.



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.

\$400,000.00 6 Loan Amount I	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.137% DTI	0.00 DSCR	N/A Program	3.000% 💕 Rate	N/A  O Credit Score	
tatus & Agents	Application -	Pricing/Credit	<ul> <li>Closing Cost</li> </ul>	t≁ AUS Lo	an Info 👻 Discle	osures Rate Lo	ock E-docs (	Conditions	
	Borrowers								
tatus New	Other Income								
	Accete								
tatus Date: 4/21/20	Addeta								
tatus Date: 4/21/20	Liabilities				·····				•
tatus Date: 4/21/20	Liabilities REOs				• • • •				•
tatus Date: 4/21/20	Liabilities REOs Loan & Property Transaction	sion Missing	Submitted to Cont UW Appro	d'I Condition F val Review	inal UW Pre-Doc QC	Clear to Docs Close Ordered	Docs Out Docs B	iack Funding Conditions	Funded

#### 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 Repo	ort				$\searrow$					
Alice Firstimer	•									
Credit Report ID *										
Credit Provider *			CREDCO (001)							~
Login ID *										
Login Password *										
									Reissue Cre	edit

#### Submission Progress: Run Pricing & Register

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

Property Use *		Sales Price *		Impound Type *	
Primary Residence	~	\$650,000.00		Tax and insurance escro	<i>"</i> ~
Property Type *		Appraised Value		Has Property Inspe	ection Waiver
SFR	~	\$0.00		Expected AUS Response	e *
Structure Type *		Down Payment *		DU	~
Detached	~	38.462%	\$250,000.00	Conv Loan PMI Type *	
Doc Type *		1st Lien		No MI	~
Full Document	~	61.539%	\$400,000.00	Financed PMI,	Override
.oan Originator is Paid By *		Rate Lock Period *		Fee	Calculated UFMIP/FF?
Lender Paid	~	30	~	FHA UFMIP	VA Funding Fee
ender Fee Buyout Requested? *				1.750%	0.000%
No	~				USDA Guarantee Fee
Area Median Income					1.000%
\$0.00				Total Properties Owned	Total Businesses Owne
Number of Financed Properties * 🕐				0.00	0.00
1				Prepayment Penalty	
				No V	
				Include Buydown	

Property & Loan Info Loan Program & Term Options

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	ogram & 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
	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 Pro	ograms 🕑 🛛 Ir	neligible Programs	s 🔺						
*Rates show	vn in red are expir	red							
		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.

- MAX3	0 6.500	-0.177	2,528.27	23.102	6.603	\$12,023.02	\$262,023.02	
🔓 Availa	ble 5.990	1.906	2,395.63	22.218	6.084	\$11,790.69	\$261,790.69	Register/Lock
Availa	ble 6.000	1.858	2,398.20	22.235	6.095	\$11,795.24	\$261,795.24	Register/Lock show detail
Availa	ble 6.125	1.328	2,430.44	22.450	6.222	\$11,852.19	\$261,852.19	Register/Lock show detail
Availa	ble 6.250	0.784	2,462.87	22.666	6.349	\$11,909.13	\$261,909.13	Register/Lock show detail
Availa	ble 6.375	0.272	2,495.48	22.884	6.476	\$11,966.08	\$261,966.08	Register/Lock show detail
Availa	ble 6.500	-0.177	2,528.27	23.102	6.603	\$12,023.02	\$262,023.02	Register/Lock show detail
Availa	ble 6.625	-0.651	2,561.24	23.322	6.730	\$12,079.97	\$262,079.97	Register/Lock show detail
Availa	ble 6.750	-1.070	2,594.39	23.543	6.858	\$12,136.91	\$262,136.91	Register/Lock show detail
Availa	ble 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			
		3	
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.

Click Confirm to register this lo	an. Note that by doing so you may lose edit access.
Program Name:	
MAX30	
Requested Rate:	Requested Points:
6.750	-0.425
C Register	C Lock Rate
WARNING: Worst case pricing w if you are unsure about the closi	vill apply if lock is broken. Register now and lock later ing date.
Registrations are held in our syst	tem for 5 business days. Submission packages need to be
Registrations are held in our syst uploaded within that timeframe of	tem for 5 business days. Submission packages need to be or the loan will be moved to Loan Open Statuks

#### 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".

De	ete Selected Fees				Apply Smart Fees	Not Applied	
A - 0	rigination Charges					_	
	DESCRIPTION/MEMO	PAID TO	AMOUNT		PAYABLE	DATE PAID	
	Underwriting fee	Lender	\$1,295.00	borr pd	At Closing	6/11/2025	
B - Se	ervices You Cannot Sl	hop For					Add new to section B
	DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID	
$\bigcirc$	Appraisal fee	Appraisal Management Company	y \$800.00	borr pd	At Closing	6/11/2025	Actions 🗸
$\bigcirc$	Credit report	Credit Report	\$100.00	borr pd	At Closing	6/11/2025	Actions 🗸
C - S	ervices You Can Shop	For					Add new to section C

Туре		
VOE Fee		~
Description	7	
Transcripts		
Paid To	_	
Other		~
Paid By		
borr pd		V
Percent	Percent of	Amount
0.000%	Loan Amount V	\$0.00

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.

lazard	Insurance Reserv	es		
				ß
	months at	63.73	per month =	127.46

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/Credi	it - Closing Cost - AUS Loan Info - Disclosures Rate Lock E-docs Conditions
Alazard 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	
V Windstorm Insurance \$0.00/month	
<ul> <li>Flood Insurance \$0.00/month</li> </ul>	
V 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"

x

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 *			∑r				
							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.

	TYPE	CASE NUMBER / LPA KEY NUMBER	RECO	MMENDATION	I / RISK CLASS	
21/2025 10:51 PM	DU	1697776586	Appr	ove/Eligible		
Show Changes	FF			View	All Messages	~
Summary	of Findin	gs		•	Summary of Findings Day 1 Certainty	
Casefile ID 1697776586		Recommendation Approve/Eligib	e	•	Risk / Eligibility Findings Verification Messages / Approval Conditions	3
Borrower 1	Alice Firstimer	Submission Number	1		Observations	
	900233	Submission Date	04/22/2025 01:50AM	•	Underwriting Analysis Report	
Lender Loan Number			04/22/2025 01·50AM			
Lender Loan Number DU Version	12.0	First Submission Date	042222020 01.007.001			

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

<u>Smart Fee Acknowledgement</u>: 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	٨.

<u>Anti-Steering Disclosure</u>: 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	0.000%	0.000%	0.000%
Total Discount points, Loan Origination Fees or Points	\$0.00	\$0.00	\$0.00

<u>Important Dates</u>: 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	
6/11/2025	•	6/11/2025		7/11/2025	

<u>Order Initial Disclosures</u>: 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.



<u>Assign Providers</u>: 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.

ign Providers		
Escrow Company	Assign Title Company *	Assign
Company Name	Company Name	
Address	Address	
Phone	Phone	
Contact Name	Contact Name	
Email	Email	
		Continue

<u>Perform Document Audit</u>: You will now click on "Perform Document Audit" to continue to proceed.

#### Order Initial Disclosure

Perform Document Audit	Generate Previe	w
	Borrower Info	rmation
	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 I	nitial Disclosure		
P	erform Document Audit	Generate Preview	~
4	The Impound Account's Low Balance of \$2,071.52 exceeds the Cushion of \$1,434.22	Borrower Infor	rmation
4	This loan is eligible for electronic recording.		
6	This loan does not have a Negative Amortization feature.	NAME	EMAIL
6	This loan does not have an Interest Only Payment feature.	Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com
6	This loan does not have a Balloon Payment feature.		
6	Loan term is not greater than 30 years.		
6	QM Liability Protection Determination: Safe Harbor. Loan APR of 6.796 does not exceed the Average Prime Offer Rate (APOR) Threshold of 8.240.		
6	Qualified Mortgage Liability Protection Determination: Safe Harbor		
6	This Ioan PASSES the QM Price-Based Limit Rule. APR 6.796 is less than the Threshold APOR 8.990		

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.



<u>Generate Preview and Review & Order Initial Disclosures</u>: 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, <u>click here for additional instructions.</u>

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.

<b>\$400,000.00</b> Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	23.102% DTI	0.00 DSCR	MAX30 Program	6.500% 💕 Rate	710 (1) Credit Score	
tatus & Agents	Application -	Closing Cost -	AUS Loan	Info - Disclos	ures Rate Lock	E-docs (	Conditions Requ	iest •	
Lupload *Upload	d Submission file here will chang	Package e the loan status to S	Submission Docur	ments Received (D	oc Check) automatica	ally for review by c	our submission desk.		
Upload *Upload f	d Submission file here will change	Package e the loan status to !	Submission Docur	ments Received (D	oc Check) automatica	ally for review by c	bur submission desk.		
Upload +Upload f	d Submission file here will change Alice F	Package e the loan status to ! iirstimer	Submission Docur	ments Received (D	oc Check) automatica	ally for review by c	our submission desk.		
Upload *Upload f	d Submission file here will change Alice F Files:	Package e the loan status to s irstimer	Submission Docur	ments Received (D	oc Check) automatica	ally for review by o	our submission desk.		

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!