



MEGA CAPITAL FUNDING

How To Submit a Non Del Loan (Corr1 or Corr2) using



MGenius

THE SMART LOAN PORTAL

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.

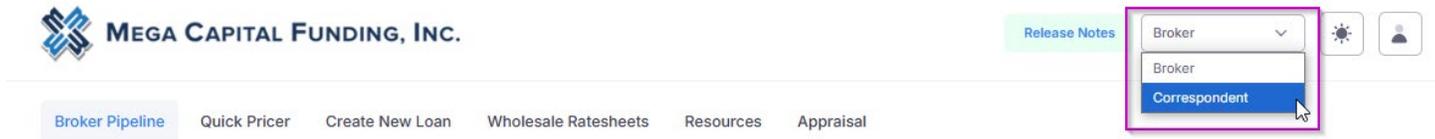


If you need to request a new login or reset your password, please contact:
technicalsupport@mcfunding.com

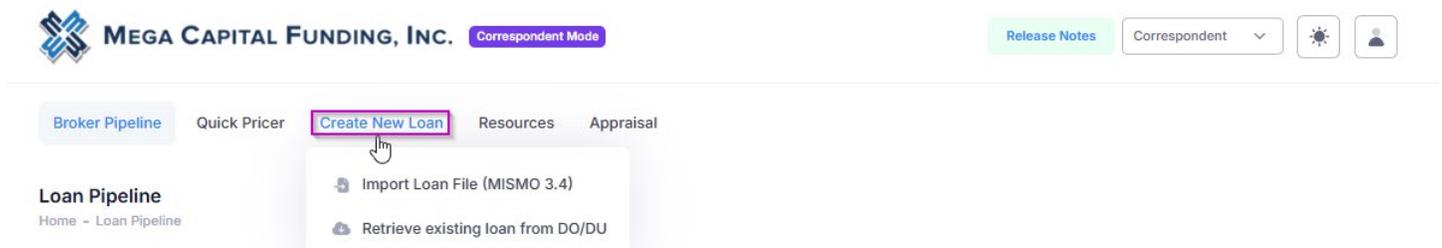
For portal assistance, please contact brm@mcfunding.com or (818) 657-3065.

How to Submit a Non Del Loan

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

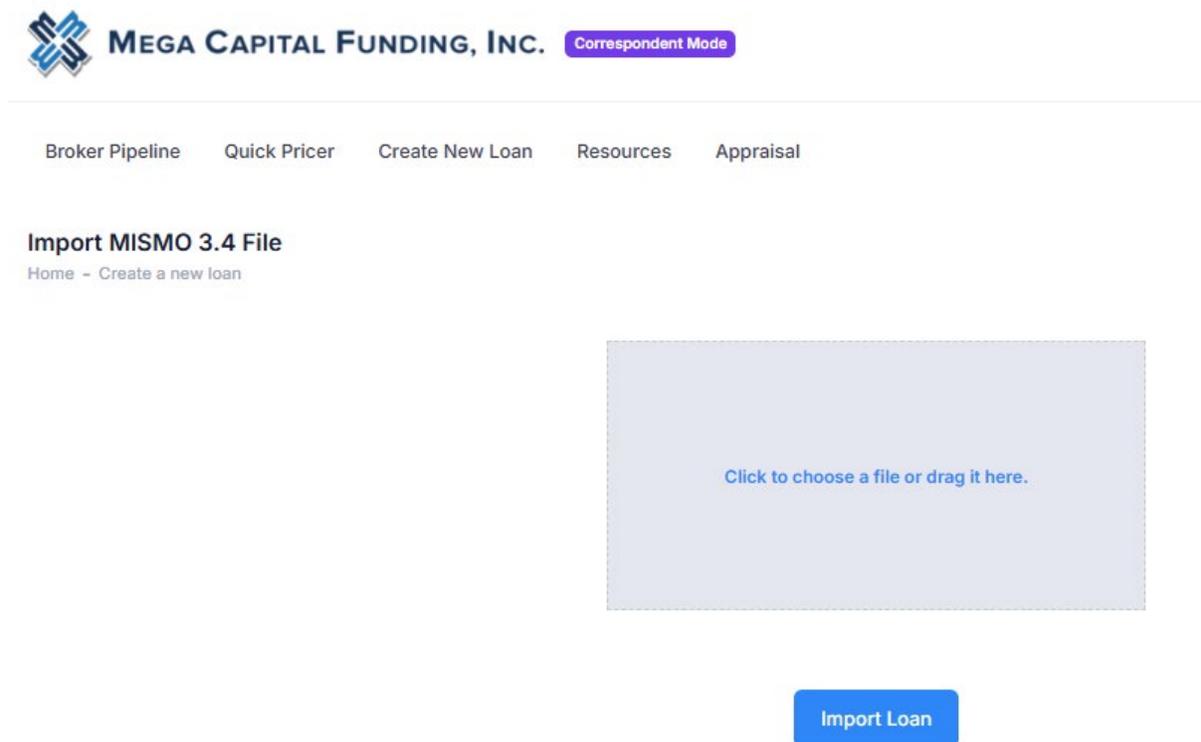


From the Home Page, select “Create Loan” from the top menu, and then select “Import Loan File (MISMO 3.4)”



Import MISMO 3.4

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



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

MEGA CAPITAL FUNDING, INC. Correspondent Mode Release Notes Submission Progress

Broker Pipeline Quick Pricer Create New Loan Resources Appraisal

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

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.490% DTI	0.00 DSCR	N/A Program	3.000% Rate
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Status & Agents Application ▾ Pricing/Credit ▾ Closing Costs ▾ AUS Loan Info ▾ Disclosures Rate Lock E-docs

Status New
Status Date: 7/9/2025

Timeline: New (7/9/2025) → Registered → Loan Disclosed-Pending Documents → Submission Documents Received → Missing Submission Documents → Submitted to UW → Cond'l Approval → Condition Review → Final UW → Pre-Doc QC → Clear to Close → Docs Ordered → Docs Out → Done

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
- NDC's Lock Desk**
Name: Devina Shah
Email: devina@mcfunding.com
Phone: (866) 823-7777

Agents Assigned Agents in Mega Capital Funding, inc.

- Lender Account Executive**
Name:
Email:
Phone:
- Account Manager**
Name:
Email:
Phone:

Submission Progress

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

Status and Agents

Review the agents assigned to the loan file and confirm they are correct. A Lock Desk Contact for your company is required to proceed. To pick or change the Loan Officer, Loan Processor, or NDC's Lock Desk Contact on the file, click on the "re-assign" button and select the user from

the drop down. If a new user needs to be added or you do not see your user in the drop down, please contact technicalsupport@mcfunding.com.

Agents Assigned Agents in Solutions Financial Mortgage Company

<p>Loan Officer re-assign</p> <p>Name Devina Shah</p> <p>Email devina1212@hotmail.com</p> <p>Phone (925) 323-8142</p>	<p>Loan Processor re-assign</p> <p>Name Devina Shah</p> <p>Email devina1212@hotmail.com</p> <p>Phone (925) 323-8142</p>	<p>NDC's Lock Desk re-assign</p> <p>Name Jason Painter</p> <p>Email Jpainter@mcfunding.com</p> <p>Phone (630) 301-9523</p>
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Agents Assigned Agents in Mega Capital Funding, inc.

 <p>Lender Account Executive</p> <p>Name Kevin Moreen</p> <p>Email kevin@mcfunding.com</p> <p>Phone (714) 625-7222</p>	 <p>Account Manager</p> <p>Name Devina Shah</p> <p>Email devina@mcfunding.com</p> <p>Phone (949) 749-4154</p>
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You will also see your Mega contacts here along with their contact information should you need to reach out to a Mega Team Member. As Mega Team Members get assigned to the loan during the process, the agents list will expand to include those contacts as well.

Beginning Your Submission Progress

To begin your submission process, you will want to refer to the "Submission Progress" tab and complete each step to finish submitting your loan to Mega. As you move through the steps, your loan status will advance to indicate where you are at in the process.

Broker Pipeline Quick Pricer Create New Loan Resources Appraisal

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

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.490% DTI	0.00 DSCR	N/A Program	3.000% Rate
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Status & Agents Application Pricing/Credit Closing Costs AUS Loan Info Disclosures Rate Lock E-docs



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

Submission Progress: Complete Application

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

Loan Number : 3900237 New
 Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00 Loan Amount	61.539% LTV	61.539% CLTV	61.539% HCLTV	17.137% DTI	0.00 DSCR	N/A Program	3.000% Rate	N/A Credit Score
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Status & Agents **Application** Pricing/Credit Closing Cost AUS Loan Info Disclosures Rate Lock E-docs Conditions

Status New
 Status Date: 4/21/2025

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

Agents Assigned Agents

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

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

If you are using MGenius to issue your initial disclosures, you will need to make sure to complete this section. **If not using MGenius to send out disclosures, skip to [Reissue Credit](#).**

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

Lender

Lender *

Broker Mega Test

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

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

Originator Information (To be Completed by Loan Originator)

Loan Originator's Name *	Loan Originator NMLS ID *	Loan Originator's License Number	Loan Originator's Phone *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Origination Company's Name *	Loan Origination Company NMLS ID *	Company's License Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Loan Origination Company's Address

Address *

City * State * Zip *

Phone * Fax

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.”

Re-issue Credit Report

Alice Firstimer

Credit Report ID *

Credit Provider *

Login ID *

Login Password *

Reissue Credit

Submission Progress: Run Pricing & Register

Review the Pricing details and make any changes to the data (i.e.: Impounds, Lock Period, Compensation Amount, Lender Fee Waiver, etc.). Be sure to complete fields that have a red asterisk.

Property & Loan Info Loan Program & Term Options

Property Use *

Property Type *

Structure Type *

Doc Type *

Loan Originator is Paid By *

of loan amount +

Lender Fee Buyout Requested? *

Area Median Income

Number of Financed Properties *

Sales Price *

Appraised Value *

Down Payment *

1st Lien

Rate Lock Period *

Impound Type *

Has Property Inspection Waiver

Expected AUS Response *

Conv Loan PMI Type *

Financed PMI, MIP, Funding Fee Override Auto-Calculated UFMIP/FF?

FHA UFMIP **VA Funding Fee**

USDA Guarantee Fee

Total Properties Owned **Total Businesses Owned**

Prepayment Penalty

Include Buydown

Run Pricing

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

Property & Loan Info **Loan Program & Term Options**

Terms 10 Year 15 Year 20 Year 25 Year 30 Year Other

Amortization Fixed 3 Year ARM 5 Year ARM 7 Year ARM 10 Year ARM Other

Product Conventional FHA VA USDA Home Possible HomeReady

Payment P&I I/O

 Run Pricing

You will then see all the eligible programs available. Pricing will be stacked in order of best priced. To select your program and rate, click on the + sign to expand.

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

Eligible Programs **Ineligible Programs**

*Rates shown in red are expired

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

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

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

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

Loan Details & Summary

<div style="border: 1px solid black; padding: 2px; display: inline-block;"> Adjustments Rate & Payment Fees </div>			
Description	Rate	Point	Margin
Base	5.990%	1.531%	-
PUR, >15 YR, LTV >60%-70%, SCORE 700 - 719	0.000%	0.375%	0.000%
Total	5.990%	1.906%	-

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

Register / Lock Loan



Click Confirm to register this loan. Note that by doing so you may lose edit access.

Program Name:

MAX30

Requested Rate:

6.750

Requested Points:

-0.425

Register

Lock Rate

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.

Registrations are held in our system for 5 business days. Submission packages need to be uploaded within that timeframe or the loan will be moved to Loan Open Status.

Discard

Confirm

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

This section is where we will review/add/edit the closing costs on the loan that will appear on your Loan Estimate. **If you are not using MGenius to disclose, you can skip to [Run AUS](#).**

You have the option to pull in Smart Fees by pressing “Apply Smart Fees” or you can enter the fees on your own based on an estimate if you already have one.

You can add fees by clicking “add” or you can delete or edit the fee using the “Actions” button. The name of the fee can be adjusted in the “Description” box and change who pays the fee in the “Paid To” box if it’s not being paid for by the borrower.

You can also remove multiple fees at the same time by check marking the box in front of the fees you want to remove and then clicking “Delete Selected Fees”.

Delete Selected Fees

Apply Smart Fees

Not Applied

A - Origination Charges

DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID
<input type="checkbox"/> Underwriting fee	Lender	\$1,295.00	borr pd	At Closing	6/11/2025

B - Services You Cannot Shop For

Add new to section B

DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID	
<input type="checkbox"/> Appraisal fee	Appraisal Management Company	\$800.00	borr pd	At Closing	6/11/2025	Actions ▾
<input type="checkbox"/> Credit report	Credit Report	\$100.00	borr pd	At Closing	6/11/2025	Actions ▾

C - Services You Can Shop For

Add new to section C

Add Fee



Type

VOE Fee

Description

Transcripts

Paid To

Other

Paid By

borr pd

Percent

0.000%

Percent of

Loan Amount

Amount

\$0.00

Discard

Submit

Some things to note in each section:

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

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

C - Services You Can Shop For and E - Taxes And Other Government Fees: If you opted to apply Smart Fees, these will automatically be added in for you. If you are not using Smart Fees, you will need to manually enter them in. You will not be able to proceed to sending our disclosures unless you have applied Smart Fees or entered them in manually. Note: You can edit the Smart Fees, but please keep in mind if adjusting to an amount lower than what the Smart Fee shows or removing a fee that the Smart Fees generated, it will be subject to tolerance cure paid for by broker should the fee end up being higher or still be required.

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

The screenshot shows a web form titled "Edit Fee" with a close button (X) in the top right corner. Below the title, there is a "Type:" label followed by a dropdown menu currently displaying "Hazard Insurance Reserves". Below the dropdown is a table with a purple border containing the following data:

2	months at	63.73	per month =	127.46
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At the bottom of the form are two buttons: "Discard" (light blue) and "Submit" (dark blue).

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

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

Hazard Insurance \$116.67/month

Borrower Responsible
Non-P&I Housing Expenses

Monthly Amount (PITI) ((0.350% of Loan Amount) / 12) + \$0.0000 = \$116.67

Prepaid? Prepaid Months 0

Escrowed? Reserve Months 2 Reserve Months Cushion 2

Condo HO-6 Insurance \$0.00/month

Windstorm Insurance \$0.00/month

Flood Insurance \$0.00/month

Property Taxes \$653.38/month

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

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

Conditions

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

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

New 6/11/2025 Register

Submission Documents Received Missing Submission Documents Submitted to UW Cond'l Approval Condition Review Final UW Pre-Doc QC Clear to Close Docs Ordered Docs Out Docs Back

Funding Conditions Funded

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

Transaction Details

DUE FROM BORROWER(S)

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

TOTAL MORTGAGE LOANS

I. Loan Amount	\$400,000.00
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)	\$400,000.00
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount	\$0.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$0.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$400,000.00
TOTAL CREDITS	
L. Seller Credits	\$2,000.00
M. Other Credits	\$0.00
N. TOTAL CREDITS (Total of L and M)	\$2,000.00

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

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

M. Other Credits



Adjustment Type	<input type="text" value="Other"/>	
Description	<input type="text" value="Lender Credit"/>	
From	<input type="text" value="Lender"/>	To
	<input type="text" value="Lender"/>	<input type="text" value="Borrower"/>
Amount	<input type="text" value="\$0.00"/>	

Submission Progress: Run AUS

To run AUS, you will select either “Submit to DU” or Submit to LP” (depending on which you want to run). You will then select your credit provider name from the drop down and enter your login and password. Once completed, click on “Submit to DU” or “Submit to LP”

Note: Typically, it will be the same login and password as your credit reissue information. However, there are a few credit vendors that may have a separate login for running DU. Confirm with your credit vendor to ensure you have the correct login information.

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

🏠 AUS Results **Submit to DU** Submit to LPA

Credit Provider * ⓘ	<input type="text" value="CREDCO (001)"/>
Login ID *	<input type="text"/>
Login Password *	<input type="text"/>

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

AUS Results Submit to DU Submit to LPA

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

Show Changes OFF View: All Messages

Summary of Findings

Casefile ID 1697776586	Recommendation Approve/Eligible
Borrower 1 Alice Firstimer	Submission Number 1
Lender Loan Number 900233	Submission Date 04/22/2025 01:50AM
DU Version 12.0	First Submission Date 04/22/2025 01:50AM
	Casefile Create Date 04/22/2025

Mortgage Information

- Summary of Findings
- Day 1 Certainty
- Risk / Eligibility
- Findings
- Verification Messages / Approval Conditions **3**
- Observations
- Underwriting Analysis Report

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

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

Submit Loan 

If you are NOT using mGenius to send out initial disclosures, please click submit loan button above to move the loan forward.

Otherwise, use "Order Initial Disclosure" button below to proceed.

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

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

Applying smart fees is required.

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

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

Important Loan Dates Save Dates

Application Date	Registration Date	Intent to Proceed	Estimated Closing
6/11/2025	6/11/2025		7/11/2025

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

Generate Disclosure

You have requested to generate a loan disclosure package ("Disclosure Package") and by clicking "Generate," you acknowledge and agree that:

- (a) the Disclosure Package may not include all documents that you are required to provide under applicable law (e.g., disclosures relating to: (i) your company's privacy policy, (ii) your company's affiliated business arrangements, (iii) non-arm's length transactions, (iv) non-refundability of fees, and (v) dual agency transactions), and you will supplement the Disclosure Package as necessary to comply with applicable law; and
- (b) your use of this portal is subject to the User Agreement executed by your company.

Generate Cancel

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

Assign Providers

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

[Continue](#)

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

Order Initial Disclosure

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

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

Order Initial Disclosure

Perform Document Audit

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

Generate Preview

Borrower Information

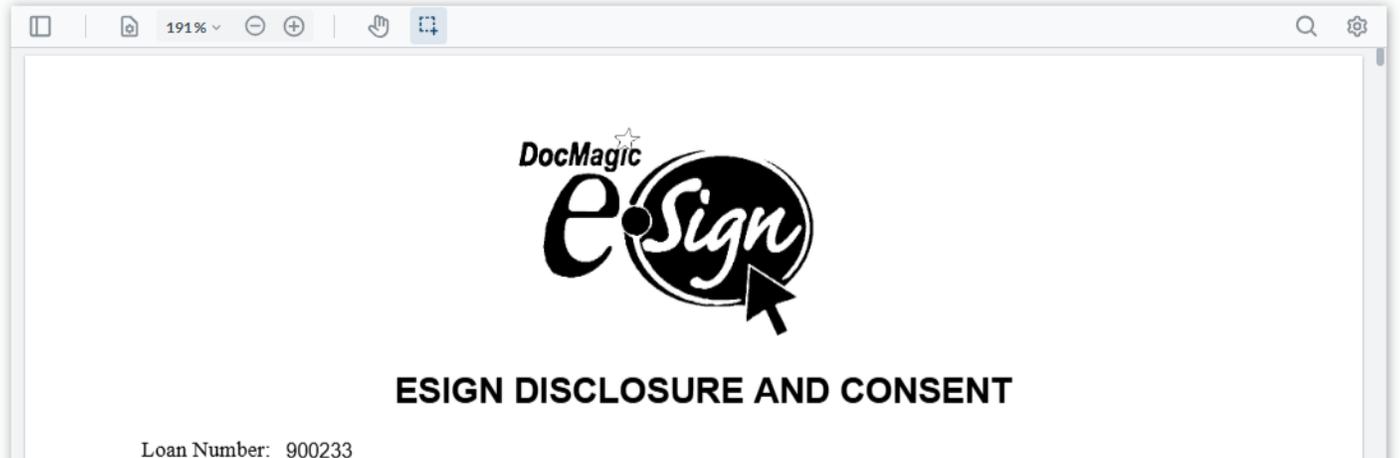
NAME	EMAIL
Alice Firstimer	sara.ayesha+alice1633626351544@besmartee.com

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



I have reviewed and accept the previewed initial Disclosures PDF and understand by clicking my acknowledgement, that the URLA will be signed on behalf of the LO *

Order Initial Disclosure and submit



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

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



You've Submitted Your Loan!

Your loan has been submitted. Please upload your submission packages for review by our submission desk.

Ok

Submission Progress: Upload Submission Package

The “Upload Submission Documents” button will flash until you have uploaded the files. Click on attach files to select the items you want to upload. You can upload multiple documents or

a bulk PDF. Once you are done, click on “Upload All” to send the items in for our Submissions Team to review.

The screenshot displays a loan management interface. At the top, the loan number is 900233, with a status of "Loan Disclosed - Pending Documents". A button labeled "Upload Submission Documents" is highlighted with a red box. Below this, a table lists loan metrics: Loan Amount (\$400,000.00), LTV (61.539%), CLTV (61.539%), HCLTV (61.539%), DTI (23.102%), DSCR (0.00), Program (MAX30), Rate (6.500%), and Credit Score (710). A navigation bar includes tabs for Status & Agents, Application, Closing Cost, AUS, Loan Info, Disclosures, Rate Lock, E-docs (selected), Conditions, and Request. Below the navigation bar is a section titled "Upload Submission Package" with a red asterisked note: "*Upload file here will change the loan status to Submission Documents Received (Doc Check) automatically for review by our submission desk." Underneath, there is a dropdown menu for "Application" set to "Alice Firstimer". Below that, there are three buttons: "Attach files" (highlighted with a red box), "Upload All", and "Remove All". A file upload area shows "Blank PDF.pdf (0.2 MB)" with a play and close icon. A note at the bottom states "Max file size is 20MB and max number of files is 5."

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

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