



MGenius

THE SMART LOAN PORTAL

Guide for TBD Loans

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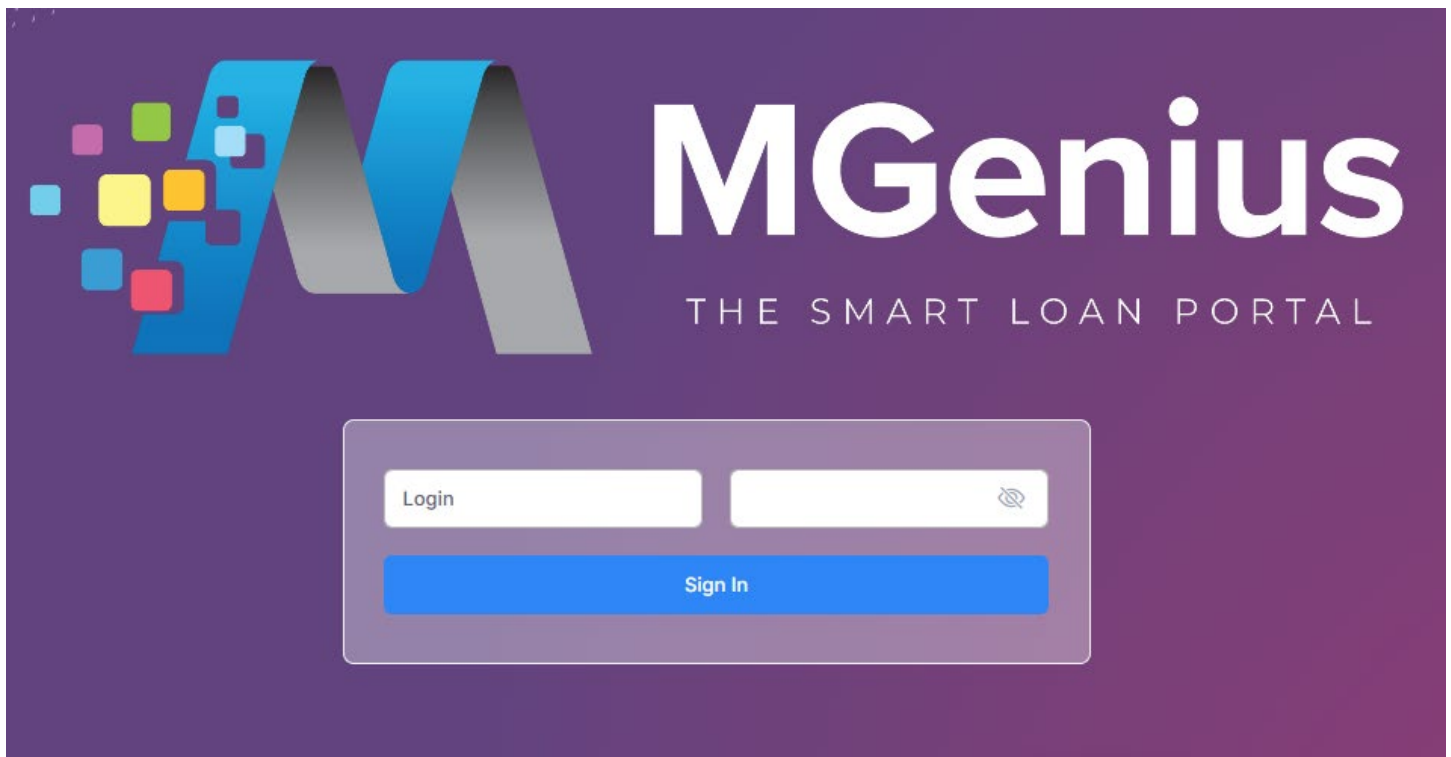
Access/Login to MGenius

THE SMART LOAN PORTAL

Link to web site:

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

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

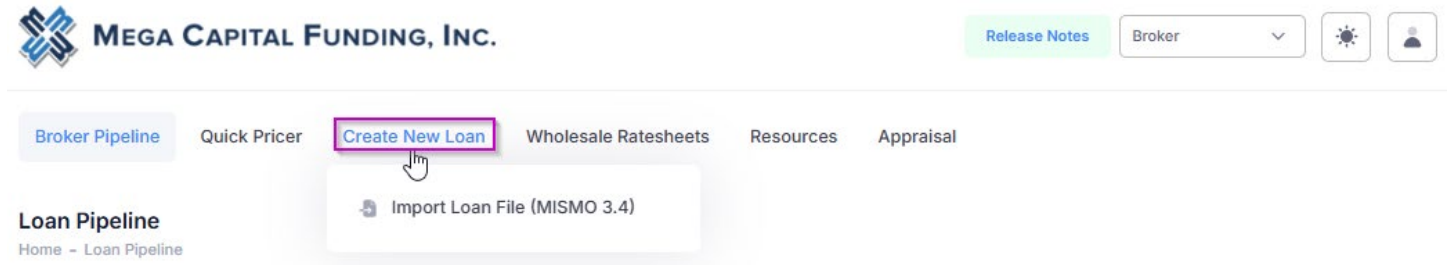
The image shows the MGenius login interface. It features a large, stylized 'M' logo on the left, composed of blue and grey segments with colorful squares (pink, green, yellow, orange, red, blue) to its left. To the right of the logo, the text 'MGenius' is displayed in a large, white, sans-serif font,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

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

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

How to Submit a TBD Loan

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

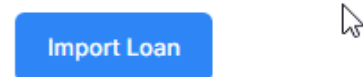
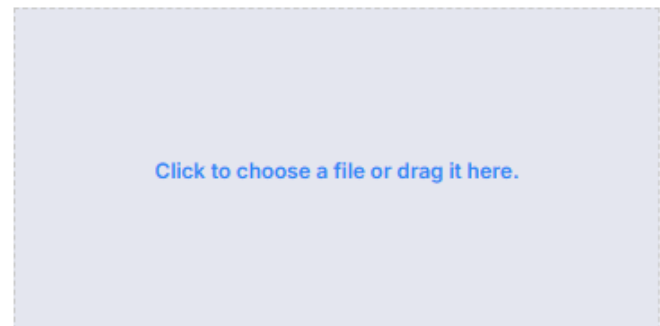


Import MISMO 3.4

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

Import MISMO 3.4 File

Home - Create a new loan



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

[Broker Pipeline](#) [Quick Pricer](#) [Create New Loan](#) [Wholesale Ratesheets](#) [Resources](#) [Appraisal](#)
Loan Number : 3901198 New TBD

Alice Firstimer / TBD, Ontario, CA 91761

\$400,000.00
Loan Amount

61.539%
LTV

61.539%
CLTV

61.539%
HCLTV

21.733%
DTI

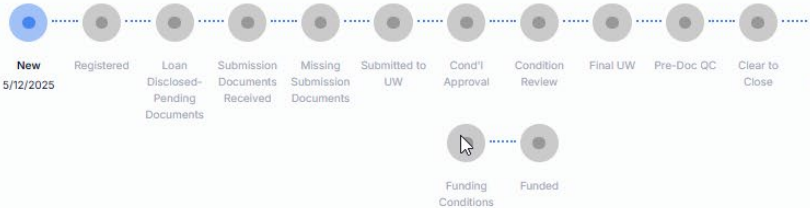
0.00
DSCR

N/A
Program

N/A ●
Credit Score

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

Status Date: 5/12/2025


Agents Assigned Agents in Broker Mega Test

Loan Officer
[re-assign](#)
Name

Devina Shah

Email

devina@mcfunding.com

Phone

(866) 823-7777

Loan Processor
[re-assign](#)
Name

Devina Shah

Email

devina@mcfunding.com

Phone

(866) 823-7777

Agents Assigned Agents in Mega Capital Funding, inc.

Lender Account Executive
Name

accountExecutive tester1

Email

bsm_test_ae_1@besmartee.com

Phone

(818) 657-2600


Account Manager
Name

processor tester1

Email

bsm_test_processor_1@besmartee.com

Phone

(256) 555-4461

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

Status and Agents

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

Agents Assigned Agents in Broker Mega Test

Loan Officer	re-assign
Name Devina Shah	Name Devina Shah
Email devina@mcfunding.com	Email devina@mcfunding.com
Phone (866) 823-7777	Phone (866) 823-7777

Agents Assigned Agents in Mega Capital Funding, inc.

Account Manager	Lender Account Executive
Name processor tester1	Name accountExecutive tester1
Email bsm_test_processor_1@besmartee.com	Email bsm_test_ae_1@besmartee.com
Phone (256) 555-4461	Phone (818) 657-2600

You will also see your Mega contacts here along with their contact information should you need to reach out to a Mega Team Member. As Mega Team Members get assigned to the loan during the process, the agents list will expand to include those contacts as well.

Beginning Your Submission Progress

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

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

Submission Progress: Complete Application

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

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

Submission Progress: Reissue Credit

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

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

[Re-issue Credit Report](#)

Alice Firstimer

Credit Report ID *

Credit Provider * ⓘ

CREDCO (001) ▼

Login ID *

Login Password *

Reissue Credit

Submission Progress: Run Pricing & Register

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

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

Run Pricing

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

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

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

Once you have selected the desired rate, click on “Register/Lock” and you will get a pop up to confirm to register. We currently do not allow locks on TBD loans. After selecting “Register”, click on “Confirm” to complete the request.

Register / Lock Loan

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

Program Name:

MAX30

Requested Rate:

6.625

Requested Points:

-0.021

We are not accepting lock requests for this program at this time. Our regular lock desk hours are from 9 AM to 6 PM PST Mon-Fri

Locks not permitted on TBD property. Please add a property address before locking.

☒ Register

☐ Lock Rate

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

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

Discard

Confirm

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

This section is where we will review/add/edit the closing costs on the loan. Note: since this is a TBD loan, you will not be sending out initial disclosures. This step is only to have a more accurate estimate of closing costs for when your file is reviewed by an Underwriter. You will not be tied to any fees entered here. Once a property is found, you can update the fees. This step in the process can be skipped if desired.

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

You can add fees by clicking “add” or you can delete or edit the fee using the “Actions” button.

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

Delete Selected Fees

Apply Smart Fees

Not Applied

A - Origination Charges

	DESCRIPTION/MEMO	PAID TO	AMOUNT	PAID BY	PAYABLE	DATE PAID
☐	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	
☐	Appraisal fee	Appraisal Management Company	\$800.00	borr pd	At Closing	6/11/2025	Actions ▾
☐	Credit report	Credit Report	\$100.00	borr pd	At Closing	6/11/2025	Actions ▾

C - Services You Can Shop For

Add new to section C

Some things to note in each section:

A – Origination Charges: Section A will default to how you registered your loan. The underwriting fee will be based on the loan program you registered. If you are doing borrower paid compensation, the compensation will flow through with what you registered it at in the Pricing/Credit section. If you need to adjust the amount, you’d have to correct it in the compensation field register the loan once more.

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

C - Services You Can Shop For and E - Taxes And Other Government Fees: If you opted to apply Smart Fees, these will automatically be added in for you. If you are not using Smart Fees, you will need to manually enter them in.

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

Edit Fee

X

Type:

Hazard Insurance Reserves

2 months at 63.73 per month = 127.46

Discard Submit

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

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

Hazard Insurance \$116.67/month

Borrower Responsible

Non-P&I Housing Expenses

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

Prepaid? ☐ Prepaid Months 0

Escrowed? ☒ Reserve Months 2 Reserve Months Cushion 2

Condo HO-6 Insurance \$0.00/month

Windstorm Insurance \$0.00/month

Flood Insurance \$0.00/month

Property Taxes \$653.38/month

Submission Progress: Run AUS

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

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

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

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

Credit Provider * ⓘ

CREDCO (001)

Login ID *

Login Password *

Submit to DU

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

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

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

Show Changes ☐

View

All Messages

Summary of Findings

Casefile ID

1697776586

Borrower 1

Alice Firstimer

Lender Loan Number

900233

DU Version

12.0

Recommendation

Approve/Eligible

Submission Number

1

Submission Date

04/22/2025 01:50AM

First Submission Date

04/22/2025 01:50AM

Casefile Create Date

04/22/2025

Summary of Findings

Day 1 Certainty

Risk / Eligibility

Findings

Verification Messages / Approval Conditions 3

Observations

Underwriting Analysis Report

Mortgage Information

Submission Progress: Generate Initial Disclosure Preview

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

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

Submit Loan

Submit Loan

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



The Loan has been submitted successfully.

Ok

Submission Progress: Upload Submission Package

The “Upload Submission Documents” button will flash until you have uploaded the files. Click on attach files to select the items you want to upload. You can upload multiple documents or a bulk PDF. Once you are done, click on “Upload All” to send the items in for our Submissions Team to review.

Loan Number : 900233
[Loan Disclosed - Pending Documents](#)

Upload Submission Documents

Closing Center & CD

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$400,000.00
Loan Amount

61.539%
LTV

61.539%
CLTV

61.539%
HCLTV

23.102%
DTI

0.00
DSCR

MAX30
Program

6.500%
Rate

710
Credit Score

Status & Agents
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Request

Upload Submission Package

*Upload file here will change the loan status to Submission Documents Received (Doc Check) automatically for review by our submission desk.

Application:

Alice Firstimer

Upload Submission Files:

Attach files

Upload All

Remove All

Blank PDF.pdf (0.2 MB)

▶

✕

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

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

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

How to Convert from TBD to a Live Loan

Once a property has been found, we will need the following items uploaded to the loan file (links to forms provided below):

- [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.