

# Mortgage Broker Quick Reference Guide



Main Office		General Information	
<b>Mega Capital Funding, Inc.</b> 26637 Agoura Road, Ste 100 Calabasas CA, 91302 NMLS #303203 Toll Free: 1.866.823.7777 Main Number: 818.657.2600 Web: www.MCFunding.com Hours of Operation: Monday – Friday: 8:00 am – 5:00 pm PST		<b>Lender ID's:</b> Fannie Mae # 28711 VA ID # 9075330000 FHA: 12299-00007 Portal Access: <a href="#">Broker Login</a> <b>Licensed States</b> AL, AK, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IA, KS, KY, MD, ME, MA, MI, MS, MT, NE, NH, NJ, NM, NC, ND, NJ, OH,OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY <u>Approved Appraisal AMC's:</u> <a href="#">Appraisal AMC List</a> <a href="#">View Available Programs</a>	
		Useful Forms	
<ul style="list-style-type: none"><li>❖ Broker Approvals <a href="mailto:brokerapproval@mcfunding.com">brokerapproval@mcfunding.com</a></li><li>❖ Broker Relations Managers <a href="mailto:brm@mcfunding.com">brm@mcfunding.com</a></li><li>❖ Technical Support <a href="mailto:technicalsupport@mcfunding.com">technicalsupport@mcfunding.com</a></li><li>❖ Secondary Marketing – Locks <a href="mailto:lock@mcfunding.com">lock@mcfunding.com</a></li><li>❖ Submission Department <a href="mailto:submit@mcfunding.com">submit@mcfunding.com</a></li><li>❖ 4506 Department <a href="mailto:4506@mcfunding.com">4506@mcfunding.com</a></li><li>❖ PTD Department <a href="mailto:ptd@mcfunding.com">ptd@mcfunding.com</a></li><li>❖ Doc Department <a href="mailto:docs@mcfunding.com">docs@mcfunding.com</a></li><li>❖ Funding Department <a href="mailto:funding@mcfunding.com">funding@mcfunding.com</a></li><li>❖ Trailing Docs <a href="mailto:finaldocs@mcfunding.com">finaldocs@mcfunding.com</a></li></ul>		Submission Form/Checklist: <a href="#">Submission Form/Checklist</a> LE Request Form: <a href="#">Loan Estimate Request Form</a> Doc Order Request Form: <a href="#">Doc Request Form</a> COC Request Form: <a href="#">Change of Circumstance Form</a> FHA Case # Request: <a href="#">FHA Case # Request Form</a> FHA Submission Checklist: <a href="#">FHA Submission Checklist</a> VA Submission Checklist: <a href="#">VA Submission Checklist</a>	
Pricing and Lock Information		Additional Information	
<ul style="list-style-type: none"><li>• <u>Lock cut-off:</u> 6:00 PM PT for Agency, FHA, and VA., Jumbo and Gold 2:00 PM. See lock policy for more detailed information.</li><li>• Locks accepted via online Broker Portal or e-mail request</li><li>• <u>Lock Online via Broker Portal login:</u> <a href="http://www.MCFunding.com">www.MCFunding.com</a></li><li>• Pre-locks: See Lock Policy at MCFunding.com</li><li>• 15 day locks exclusive to “clear to close” (ready for docs) status loans only.</li><li>• Max Net Rebate Price: see rate sheet and <a href="#">Lock Policy</a></li></ul>		<u><b>Underwriting Fees</b></u> <ul style="list-style-type: none"><li>• Agency, FHA, VA, USDA: \$1295</li><li>• FHA/VA Streamline: \$475</li><li>• Non-Qm/Jumbo: \$1575</li></ul> <u><b>Texas</b></u> <ul style="list-style-type: none"><li>• \$250 Document Attny. Review Fee</li></ul> <u><b>Second Trust Deed – All States</b></u> <ul style="list-style-type: none"><li>• Piggyback: \$595</li><li>• Standalone: \$895</li></ul> Redraw Fee \$150  Field Review Fee \$250-350  Day 1 Certainty – Standard Letter Fee +\$100  <i><b>Rates, Fees, and Guidelines are subject to change without notice.</b></i>  <a href="#">View Current turn Times</a>  Live Web Chat Support Available during business hours via: <a href="http://www.MCFunding.com">www.MCFunding.com</a>	
Funding, Servicing Department			
<u><b>Signed Final Documents</b></u> <ul style="list-style-type: none"><li>• Copy of Signed Final Documents: Must be sent electronically to Mega Capital: Instructions included in Document Set.</li></ul> <u><b>HOI/Flood/CPL/Condo Insurance Loss Payee Clause:</b></u> Mega Capital Funding Inc., ISAOA 26637 Agoura Road, Ste 100 Calabasas, CA 91302  <b>Mega Capital Funding, Inc.</b> <b>Attn: Payment Processing</b> 26637 Agoura Road, Ste 100 Calabasas CA, 91302  Email: <a href="mailto:Servicing@mcfunding.com">Servicing@mcfunding.com</a> Phone #1.866.823.7777			