

# Mortgage Broker Quick Reference Guide



Updated 12/6/2019

Main Office		General Information	
<p><b>Mega Capital Funding, Inc.</b> 5000 N. Parkway Calabasas #100 Calabasas CA, 91302 NMLS #303203 Toll Free: 1.866.823.7777 Main Number: 818.657.2600 Web: <a href="http://www.MCFunding.com">www.MCFunding.com</a> Hours of Operation: Monday – Friday: 8:00 am – 5:00 pm PST</p>		<p><b>Lender ID's:</b> Fannie Mae # 28711 VA ID # 90753300 FHA: 12299-00007 Portal Access: <a href="#">Broker Login</a> <b>Licensed States</b> CA, TX, OR, WA, CO, MD, GA, FL, DC, AZ, IL, VA, NJ <b>Approved Appraisal AMC's:</b> <a href="#">Appraisal AMC List</a> <a href="#">View Available Programs</a></p>	
Department Contacts		Useful Forms	
<ul style="list-style-type: none"> <li>❖ Broker Approvals <a href="mailto:Brokerapproval@mcfunding.com">Brokerapproval@mcfunding.com</a></li> <li>❖ General Support: <a href="mailto:ClientSupport@mcfunding.com">ClientSupport@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> </ul>		<p>Submission Form/Checklist: <a href="#">Submission Form/Checklist</a> LE Request Form: <a href="#">Loan Estimate Request Form</a> Doc Order 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></p>	
Pricing & Lock Information		Additional Information	
<ul style="list-style-type: none"> <li>• <b>Lock cut-off:</b> 4:00 PM PT for Agency, FHA, and VA. Jumbo 2.00 PM. See lock policy for more detailed information.</li> <li>• Locks accepted via online Broker Portal or e-mail request</li> <li>• <b>Lock Online via Broker Portal login:</b> <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>		<p><b>Underwriting Fees</b> <b>California</b></p> <ul style="list-style-type: none"> <li>• Agency: \$1140</li> <li>• FHA &amp; VA: \$1095</li> <li>• FHA &amp; VA Streamline: \$395</li> <li>• Portfolio, Non QM &amp; Jumbo programs: \$1395</li> </ul> <p><b>GA, FL &amp; TX</b></p> <ul style="list-style-type: none"> <li>• Agency, FHA, VA \$995</li> <li>• Portfolio, Non QM &amp; Jumbo programs: \$1395</li> <li>• GA, TX + \$250 Document Attny. Review Fee</li> <li>• FHA &amp; VA Streamline: \$395</li> </ul> <p><b>All other Licensed States</b></p> <ul style="list-style-type: none"> <li>• Agency: \$1140</li> <li>• FHA &amp; VA: \$1095</li> <li>• FHA &amp; VA Streamline: \$395</li> <li>• Portfolio, Non QM &amp; Jumbo programs: \$1395</li> </ul> <p><b>Second Trust Deed – All States</b></p> <ul style="list-style-type: none"> <li>• \$795</li> </ul> <p>Redraw Fee \$100 Desk Review Fee \$150 Field Review Fee \$250-350 Day 1 Certainty - Standard Lender Fee +\$100. <b>Rates, Fees, and Guidelines are subject to change without notice.</b> <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></p>	
Funding, Servicing Department			
<p><b>Signed Final Documents</b></p> <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> <p><b>HOI/Flood/CPL/Condo Insurance Loss Payee Clause:</b> Mega Capital Funding Inc., ISAOA 5000 N. Parkway Calabasas #100, Calabasas, CA 91302</p> <p><b>Mega Capital Funding, Inc.</b> <b>Attn: Payment Processing</b> 5000 N. Parkway Calabasas #100 Calabasas CA, 91302 Email: <a href="mailto:Servicing@mcfunding.com">Servicing@mcfunding.com</a> Phone #1.866.823.7777</p>			