MEGA CAPITAL FUNDING, INC.

PROGRAM OVERLAYS

- Maximum of 4 concurrent loans from the same borrower.

- Maximum 2 Self-Employed Businesses for each borrower. (AGNP program code required for loans w/ more than 2 self-employed businesses)

- WVOE only income document is acceptable per AUS findings if the WVOE is from The Work Number

- Loan Amount: Minimum Loan amount- Conventional & FHA: $75,000

- AUS: Manual underwrites are not permitted on agency files; all conventional loans must receive an AUS approval.

- Extenuating Circumstances: Not permitted; all loans must meet the regular seasoning period for financial mismanagement.

- Business 4506-C must be obtained in addition to the personal 4506-C.

- Maximum Compensation to Broker not to exceed $30k.

- Single-Closing Transactions for Construction-to-Permanent financing not allowed