



# MEGA CAPITAL FUNDING, INC.

## PROGRAM OVERLAYS

- 2 years tax returns required if borrower is Loan Officer's relative/family member.
- Maximum 2 Self-Employed Businesses for each borrower.
- 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 4506C must be obtained in addition to the personal 4506C.
- Maximum Compensation to Broker not to exceed \$30k.
- Leasehold Estates are not allowed.
- Texas Cash-Out Refinances are not allowed.
- Max DTI: PJ Program is 40% and 38% for >80%LTV and PJE program is 45%