

**MEGA CAPITAL FUNDING, INC.  
YOUR NON-QM FUNDING SOURCE**

**NEW PROGRAM**  
*Diamond Express!*

**BORROWER OR CPA PREPARED P&L / WVOE /  
ASSET BASED QUALIFICATION**

**DIAMOND EXPRESS**

**70% TO \$1M, MIN FICO 700  
65% TO \$1.5M, 60% TO \$2M  
65% CASH OUT TO \$1M**

**DIAMOND EXPRESS CRA**

**80% TO \$1M, MIN FICO 660  
75% TO \$1.5M, MIN FICO 700**

- **SELF EMPLOYED DOCUMENTATION REQUIREMENTS – BORROWER PREPARED P&L**
  - **FOR APPLICATION RECEIVED ON OR BEFORE 6/30 SIGNED YTD AND ONE (1) FULL YEAR OF PROFIT & LOSS STATEMENT;**
  - **FOR APPLICATION RECEIVED ON OR AFTER 7/1 SIGNED YTD PROFIT & LOSS STATEMENT.**
    - **PLEASE SEE UNDERWRITING GUIDELINES FOR SPECIFIC DETAILS**
- **FOR ASSET QUALIFICATION, ELIGIBLE ASSETS / 6 MONTHS (TWO MONTHS VERIFICATION)**
- **SFR, CONDO, PUD AND 2-4 ALLOWED**
- **MAX 38/43% DTI (45/50% CRA), 1X30X12, 2X30X24, 4X30X36**
- **APPROVED STATES: CA, CO, GA, IL, NJ, TX, VA AND WA**
- **100% GIFT FUNDS FOR DOWNPAYMENT OK**
- **RATES IN THE LOW TO MID 7'S**

**\*SEE UNDERWRITING GUIDELINES FOR CRA (COMMUNITY REINVESTMENT ACT) GUIDANCE**

Name:

Phone:

Email: