



**MEGA CAPITAL IS PROUD TO ANNOUNCE
OUR NEWEST NON QM PRODUCT**

MVP

HIGHLIGHTS OF THE PROGRAM:

- 90% to \$1.5m (No MI)
- Up to 75% Cashout
- FICO as low as 660
- Loan Amounts to \$3m
- Multiple doc types accepted: Bank statement, 1099, P&L, Full doc/ 1 year income, WVOE, Asset Utilization
- 12 months Personal or Business Bank statements
 - 0% Expense Factor available using Personal
 - As Low as 20% for Business
 - Or CPA determined
- We will calculate bank statement income prior to submission
- 1099 Expense Factor as low as 10%
- 1099 No Tax Returns Required
- P&L up to 80% Purchase, 70% Cash out
 - No Tax Returns or Bank Statements required
- 1 Year Income
 - Wage Earner: 1 year W2 + Paystub
 - Self Employed: 1 yr Taxes + P&L
- Asset Utilization
 - Qualifying Income = Qualifying Income / 60
- Other
 - Cash out unlimited < 60% LTV
 - Only one appraisal required up to \$2m
 - Asset Depletion can be used with other income types
 - Up to 50% DTI
 - Cash Out and Gifts can be used as reserves
 - Ability to close in an Entity
 - 40 year and IO options
 - Transferred appraisals accepted
 - Delayed Financing acceptable
 - Derog Credit Events accepted > 12 months seasoning
 - Only One Month Bank Statement required for Assets
 - Source of Large Deposits not required
- Entire down payment may be gift funds

Name:

Phone:

Email: