



**MEGA CAPITAL
FUNDING, INC.**



NEW

SAPPHIRE JUMBO



**30/45/60
DAY LOCKS**

Program Codes

Fixed: SP J30 / SP J15

ARM: SP J10/6, SP J 7/6, SP J 5/6

89.9% LTV



CONTACT

YOUR ACCOUNT EXECUTIVE

PURCHASE/RATE & TERM

Primary 1 Unit to 89.9% LTV - \$1.5M Max Loan
740 Fico for W2 / 760 Fico for Self-Employed
36% Max DTI
MI not required
Non-owner to 60% LTV - \$1.5M / 740 Fico
ARM Loans to 75% LTV and 720 Fico / \$2.0M

CASH-OUT REFINANCE

Primary to 75% LTV and \$1.0M Loan / 700 Fico
\$2.0M Cashout Loan - 60% LTV and 740 Fico
Self-employment income is not allowed

DTI RATIOS

45% for LTVs \leq 80% / Primary
36% for LTVs \geq 80% / Primary

www.mcfunding.com



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