



MEGA CAPITAL FUNDING, INC.

MVP DSCR Loan Program

www.mcfunding.com

**Special
New
Program**

DSCR ≥ 1.00

Maximum Loan Amount	Minimum Credit Score	Purchase/Rate & Term LTV	Cash Out LTV	Reserves
\$150,000 - \$1,500,000	700	80%/80%	75%	3 Months
	660	75%/75%	70%	
\$1,500,001 - \$2,000,000	700	75%/75%	70%	6 Months
	660	70%/70%	65%	
\$2,000,001 - \$2,500,000	700	70%/70%	65%	12 Months
	660	65%/65%	60%	
\$2,500,001 - \$3,000,000	700	65%/65%	65%	12 Months
	660	60%/60%	55%	

DSCR < 1.00 – Minimum DSCR is 0.75

Maximum Loan Amount	Minimum Credit Score	Purchase/Rate & Term LTV	Cash Out LTV	Reserves
\$1,000,000	700	75%/75%	70%	3 Months
	680	70%/70%	65%	
	660	65%/65%	60%	
\$1,500,000	700	70%/70%	65%	6 Months
	680	65%/65%	60%	
\$2,000,000	700	65%/65%	60%	6 Months
	680	60%/60%	NA	
\$2,500,000	700	60%/60%	50%	

No Ratio



Maximum Loan Amount	Minimum Credit Score	Purchase/Rate & Term LTV	Cash Out LTV	Reserves
\$1,500,000	740	70%/70%	60%	6 Months
	700	65%/65%	60%	
\$2,000,000	720	60%/60%	55%	

Program Highlights:

- 660 min. FICO
- 80% max LTV
- \$3.0M max loan amount
- \$150K min loan amount
- I/O available w/ 700 FICO, 75% max LTV for Purchase/Rate & Term; 70% LTV for cash out refi; Min 0.75% DSCR
- First Time Investor allowed with min DSCR 1.0
- Unlimited cash out $< 65\%$ LTV
- Cash out proceeds can be used for the reserves
- Transfer appraisal allowed
- 2 appraisals required for loan amount $> \$2M$ or flip transactions
- ADU rental income may be qualified

DSCR = Gross Rental Income (\div) PITIA of the proposed new loan. If the subject transaction is an Interest Only loan, divide the Gross Rental Income by the ITIA.

Please contact your AE for more details.



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