

## PROFIT & LOSS

**MVP LOAN PROGRAM** 

A loan designed for self-employed individuals, evaluating eligibility using their business profit and loss statement instead of tax returns prepared by an independent tax professional. All P&L statements must be completed & signed by an independent CPA/EA/CTEC.

## **DOCUMENTATION** REQUIREMENTS

Most recent calendar year end P&L statement plus YTD P&L. The end date must be less than sixty (60) days old at closing

2 years business license

**LTV UP TO 80%** 

Cash out 70% LTV

660 MINIMUM SCORE

6 MOS. RESERVES

Cash out proceeds may be used for the reserves

PLEASE CONTACT YOUR AE FOR MORE DETAILS

I/O AVAILABLE WITH 680 FICO

MAXIMUM DTI RATIO 50%

LOAN AMOUNTS TO \$3 MILLION



WWW.MCFUNDING.COM



THIS MATERIAL IS INTENDED FOR INDUSTRY PROFESSIONALS ONLY. THIS IS NOT A SOLICITATION NOR A COMMITMENT TO LEND. RESTRICTIONS APPLY. ALL RIGHTS RESERVED. SOME PRODUCTS MAY NOT BE AVAILABLE IN SOME STATES. ALL PROGRAMS ARE SUBJECT TO BORROWER AND PROPERTY QUALIFICATIONS. RATES, TERMS, AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. MEGA CAPITAL FUNDING, INC. LICENSED BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA FINANCING LAW LICENSE. NMLS #303203, CA-DBO#603-A486, CA-BRE#01233872. FOR LICENSING INFORMATION, GO LENDER TO: WWW.NMLSCONSUMERACCESS.ORG