



**MEGA CAPITAL
FUNDING, INC.**



.125% OFF

FHA Streamline

VA IRRRL

Locked by 4/30

Fund by 5/15

FHA STREAMLINE

Eligible after 6 months payment history.

Highlights:

- 600 Fico
- 100% LTV
- Min. 50 bps net tangible benefit
- 0x30x12
- No appraisal required
- No income verification
- No asset on 1003

Required Documents:

- FHA Streamline Refi Worksheet
- Payoff Demand
- Copy of Note
- Mortgage Statement
- VVOE - No Income

VA IRRRL

Eligible after 210 days after 1st payment date.

Highlights:

- 620 Fico
- 100% LTV
- Min. 50 bps net tangible benefit
- 0x30x12 / No seasoning for BK/FC
- No appraisal required
- No income / No asset required

Required Documents:

- VA IRRRL Loan Amount Worksheet
- Payoff Demand
- Copy of Note
- Mortgage Statement
- VVOE - No Income



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