



**MEGA CAPITAL  
FUNDING, INC.**



**.125% OFF  
FHA Streamline &  
VA IRRRL  
Locked by 5/15  
Fund by 5/30**

**\*Does not apply to  
loans previously  
originated by Mega  
Capital (released or  
retained)**

## 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 1<sup>st</sup> 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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