

Enjoy Low Rates!
FAST & EASY



MEGA CAPITAL
FUNDING, INC.



EXPANDED DSCR

MLO State Licensing Exemption:

The following states will allow for the origination of DSCR loans without a license:

Alabama	Mississippi
Arkansas	Missouri
Colorado	Montana
Connecticut	Nebraska
Deleware	New Hampshire
District of Columbia	Ohio
Florida*	Oklahoma
Georgia*	Pennsylvania
Hawaii	Rhode Island
Indiana	South Carolina
Kentucky	Tennessee
Louisiana	Texas
Maine	Washington
Maryland	West Virginia
Massachusetts	Wisconsin
Michigan	Wyoming

*** Title must be held by an LLC.
Individuals are prohibited.**

DSCR >=1.00

Max Loan Amount	Minimum FICO	Purchase/Rate & Term LTV*	Cash Out** LTV	Reserves ***
\$1,000,000	720	80%	75%	6 Months***
	700	75%	70%	
	680	75%	65%	
	660	70%	65%	
\$1,500,000	700	75%	70%	6 Months
	680	70%	60%	
	660	65%	60%	

DSCR >=0.75

Max Loan Amount	Minimum FICO	Purchase/Rate & Term LTV	Cash Out* LTV	Reserves **
\$1,000,000	720	75%	70%	6 Months***
	700	75%	65%	
	680	70%	60%	
	660	60%	60%	
\$1,500,000	700	70%	65%	6 Months

DSCR >=0.5 – Minimum DSCR is 0.5

Max Loan Amount	Minimum FICO	Purchase/Rate & Term LTV	Cash Out* LTV	Reserves **
\$1,000,000	740	75%	65%	6 Months***
	720	70%	60%	
	700	65%	60%	
	680	65%****/60%	60%	
	660	60%	60%	
\$1,500,000	740	70%	60%	6 Months
	700	65%	60%	

Experience the Mega Capital difference. Become a partner today! Visit us online at www.mcfunding.com



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