



**MEGA CAPITAL
FUNDING, INC.**

**Become
A Partner**



YOUR GUIDE TO GOVERNMENT LOAN OPTIONS



FHA

- 600 min. FICO
- 3.5% min. down
- 1-4 unit
- Streamline Refinance
- \$75K min. loan amount
- Non-occupant co-borrowers allowed
- Appraisal Transfer
- 2-1 buydown
- Manual underwriting

VA

- 620 min. FICO
- 0% down
- 1-4 unit
- IRRRL
- \$75K min. loan amount
- Appraisal transfer
- 2-1 buydown
- Manual underwriting

USDA

- 640 Min. FICO
- 0% Down
- Low fixed interest rates
- 1 unit
- Primary residence
- Reduced MI costs
- Flexible credit guidelines
- USDA-eligible rural or suburban area
- 115% of the median income for the area



MEGA CAPITAL FUNDING, INC. ALL RIGHTS RESERVED. THIS MATERIAL IS INTENDED SOLELY FOR THE USE OF LICENSED MORTGAGE PROFESSIONALS. DISTRIBUTION TO CONSUMERS IS STRICTLY PROHIBITED. PROGRAM AND RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. NOT AVAILABLE IN ALL STATES. TERMS SUBJECT TO QUALIFICATION. WWW.MCFUNDING.COM | NMLSCONSUMERACCESS.ORG NMLS ID#303203 FOR LICENSING INFORMATION: [HTTPS://MCFUNDING.COM/LICENSED-STATES/](https://MCFUNDING.COM/LICENSED-STATES/)