HOME EQUITY SOLUTIONS

MEGA CAPITAL FUNDING, INC.

WWW.MCFUNDING.COM

I. M HELOC

- Piggyback or Stand Alone Home Equity Line of Credit
- 90% CLTV Primary
- 80% CLTV Second Home
- 80% CLTV Investment
- $75K to $500K L/A
- 50% max DTI
- 30 yr variable term
- 3 yr draw period and 10-yr I/O payment w/ 20-yr repayment period

II. QM & NON-QM CLOSE-END 2NDS

This is designed for primary, second home, and investment borrowers. For both QM and Non-QM transactions.

- 90% CLTV Full Doc, Bank Statement & 1099
- 85% CLTV WVOE
- 80% CLTV P&L
- $100K to $750K L/A
- 50% max DTI
- 660 minimum FICO
- 10-15-20-30 yr fixed term