



**MEGA CAPITAL
FUNDING, INC.**

Business-Purpose Loan

DSCR

EXPANDED & MVP PROGRAMS



NMLS STATE LICENSING EXEMPTION

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

80% MAX LTV
660 MIN. FICO
.75 MIN. DSCR
\$2.0M MAX LOAN

Business-Purpose DSCR Loans

Debt Service Coverage Ratio (DSCR) loans are classified as business-purpose loans because they are used to finance income-generating investment properties rather than primary residences. Because these loans are for commercial purposes, they often bypass the strict licensing requirements associated with consumer residential mortgages under the SAFE Act. Please contact your AE for more details.

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

**Title must be held by an entity. Individuals are prohibited.
 **Maryland (Not allowed in Baltimore City, MD.), Pennsylvania (Not allowed in Philadelphia County)*

