

**Enjoy Low Rates!  
FAST & EASY**



**MEGA CAPITAL  
FUNDING, INC.**



# EXPANDED DSCR



## DSCR >=1.00

Max Loan Amount	Minimum FICO	Purchase/Rate & Term	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%	

\*2-4 units and condo – Max. LTV is 75%.

Florida condo project must be FNMA approved projects within the last 18 months only.

\*\* Max. cash out: LTV > 60% (\$500K) / LTV <=60% (Unlimited)

\*\*\*The subject property reserves only. No reserves for additional financed property.

\*\*\*\*3 months PITIA reserves required if the loan amount is <=\$500K.

## DSCR >=0.75 – No short-term rental income

Max Loan Amount	Minimum FICO	Purchase/Rate & Term	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

\* Max. cash out: LTV > 60% (\$500K)

LTV <=60% (Unlimited)

\*\*The subject property reserves only. No reserves for additional financed property.

\*\*\*3 months PITIA reserves required if the loan amount is <=\$500K.

\*\*\*\* Purchase Only. 60% for R/T

## 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.**

Experience the Mega Capital difference.  
Become a partner today! Visit us online at [www.mcfunding.com](http://www.mcfunding.com)



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