MEGA CAPITAL FUNDING, INC.

SMART CHOICE

SIMPLEMVP

Why Choose Mega's Non-Qm Programs?

Our Non-QM programs are specifically designed to cater to borrowers who may not fit the conventional lending criteria but possess the financial capability to secure a mortgage. Access larger loan amounts, ideal for purchasing high-value properties or investing in luxury real estate. Enjoy competitive rates that ensure affordability and value. Whether your client is self-employed, have irregular income, or simply prefer an alternative route to home financing, our tailored solutions are designed to meet your client's needs.

85% LTV

Bank Statement

12-24 Months
Primary / 2nd Home / NOO
Cash-Out to 80% LTV
2nd Home / NOO to 80% LTV

85% LTV

Full Doc

1-2 Years Tax Returns / W2
Cash-Out to 80% LTV
2nd Home / NOO to 80% LTV

80% LTV

P&L

CPA Prepared
Cash-Out to 75% LTV

80% LTV

ASSET DEPLETION

No VOE
Income Calculation:
Qualifying Assets / 60
No Reserves
Cash-Out to 80% LTV

[Grow Your Business with Mega]

Join the hundreds of customers who have thrived with our expertise and low rates.

Program Highlights:

- 660 Min. Fico
- $150K Min. Loan
- $3.0M Max Loan
- 50% Max DTI
- Min. 3 Months Reserves
- Transferred Appraisal
- Warrantable Condo