



MEGA CAPITAL
FUNDING, INC.

OCTOBER SPECIAL

FIXED 2NDS & HELOCS

KEEP THE FIRST. **TAP THE EQUITY.**

100 BPS SPECIAL

LOCK BY 10/30 | FUND BY 11/15

With today's higher mortgage rates, many homeowners may not want to refinance an existing low-rate first mortgage. Fixed second mortgages and HELOCs can provide another way to access available home equity while leaving the existing first mortgage in place.



ACCESS
HOME EQUITY



CONSOLIDATE
DEBT



FUND HOME
IMPROVEMENTS



LEVERAGE EQUITY
FOR INVESTMENTS

FIXED 2NDS

FLEXIBLE SOLUTIONS
FOR MORE BORROWERS



- ✓ Up to 70% CLTV
- ✓ 660 min. FICO
- ✓ \$100K - \$400K loan amounts
- ✓ Full and Alt-Doc types available
- ✓ Primary, 2nd Home & Investment

LEARN MORE >



[QM & Non-QM CES Matrix](#)

M HELOC

FLEXIBLE ACCESS
TO HOME EQUITY



- ✓ Up to 80% CLTV
- ✓ 640 min. FICO
- ✓ Full documentation
- ✓ \$150K - \$500K loan amounts
- ✓ 3-year draw period
- ✓ Primary, 2nd Home & Investment

LEARN MORE >



[M HELOC Fixed Guideline](#)

EXPRESS HELOC

FAST. SIMPLE. NO APPRAISAL.



NO APPRAISAL REQUIRED

- ✓ Up to 80% CLTV
- ✓ 640 min. FICO
- ✓ Full documentation
- ✓ \$150K - \$250K loan amounts
- ✓ 3/10-year draw period
- ✓ Primary, 2nd Home & Investment

LEARN MORE >



[Express HELOC Guideline](#)

CONTACT YOUR ACCOUNT EXECUTIVE TODAY

NAME: _____

PHONE: _____

EMAIL: _____

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EQUAL HOUSING
LENDER