ESSENTIALINFORMATION

STG Mortgage Inc | NMLS #2091912



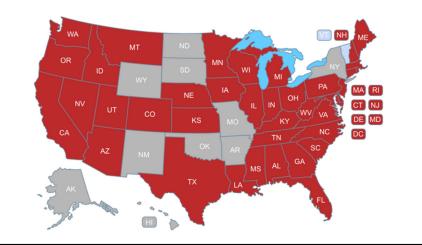
Your STG Mortgage Account:

Broker ID:	

Approved States

AL, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MT, NE, NV, NH, NJ, NC, OH, OR, PA, RI, SC, TN, TX, UT, VA, WA, WV, WI

Compensation Amount:



Title Requirement Highlights

- Transaction Specific Closing Protection Letter
- Wiring Instructions on Agent's Letterhead
- Title Commitment within 60 days of funding
- 24 month chain of Title
- Copy of plat map/plat survey
- Alta 8.1 & Alta 9 required on all loans

Insurance Requirement Highlights

- Policy Dates Required Effective & Expiration
- Minimum 60 days coverage remaining on Refi's
- Purchases require 1 yr coverage; must be effective on closing date.
- Max deductible lesser of 5% of face amount of policy (Programs may vary. Check with your AE.)
- Policy & Replacement Cost Endorsement must support lesser of the following: Document 100% of replacement cost of insurable value of improvements. Combined unpaid principal balance.

Broker Desk: <u>brokeradmin@stgmortgage.com</u>

Loan Set Up/Disclosures: <u>disclosures@stgmortgage.com</u>

Closing Department: closingdept@stgmortgage.com

Helpful Tips

- All forms and docs needed can be found in Broker Resources at www.stgmortgage.com/resources
- POA must be specific to transaction and submitted along with letter from borrower, for UW approval.
- Trust/Trust Cert must be submitted to <u>underwriting@stgmortgage.com</u> for approval.

Our Loss Payee	Agency	Lender/Sponsor ID		
CTC Mortgogo Inc	FHA	01043-0000-2		
STG Mortgage Inc. ISAOA/ATIMA	VA	9040050000		
2401 E Katella Ave, Suite 550, Anaheim, CA 92806	USDA	854218628		
Ananem, CA 32000	Mercury AMC	5963872		

Lock Period	Credit Package Delivery Requirements
30 Days	Credit package must be submitted within 7 calendar days of the earlier of the application or lock date.
45 or 60 Days	Credit package must be submitted within 15 calendar days of the earlier of the application or lock date.
90 Day Lock	Credit package must be submitted within 25 calendar days of the earlier of the application or lock date.

STG Mortgage Fees									
Fee Name	State	Conventional & Jumbo	Government (FHA/VA/USDA)	Streamlines (FHA/VA/USDA)	Non-QM STAR	Second Mortgage			
Tax Service	All States	\$70	\$0	\$0	\$70	\$0			
Flood Cert	All States	\$8	\$8	\$8	\$8	\$8			
Attorney Review Fee	TX	\$200	\$200	\$200	\$200	\$0			
Underwriting Fee	CA, HI, NV, OR	\$1145	\$1125	\$595	\$1145	\$595			
Commitment Fee	WA	\$1145	\$1125	\$595	\$1145	\$595			
Application Fee	NC, NJ	\$1145	\$1045	\$595	\$1145	\$595			
Admin Fee	GA	\$1145	\$1045	\$595	\$1145	\$595			
Loan Origination	IA	\$1145	\$1045	\$595	\$1145	\$595			
Underwriting Fee	All Others	\$1145	\$1045	\$595	\$1145	\$595			



