

ESSENTIAL INFORMATION

STG Mortgage Inc | NMLS #2091912



Your STG Mortgage Account:

Broker ID:

Compensation Amount:

Broker Desk: brokeradmin@stgmortgage.com

Loan Set Up/Disclosures: disclosures@stgmortgage.com

Closing Department: closingdept@stgmortgage.com

Approved States	
<p>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</p> 	
Title Requirement Highlights	
<ul style="list-style-type: none"> • 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	
<ul style="list-style-type: none"> • 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. 	

Helpful Tips		
<ul style="list-style-type: none"> • 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 underwriting@stgmortgage.com for approval. 		
Our Loss Payee	Agency	Lender/Sponsor ID
STG Mortgage Inc. ISAOA/ATIMA 2401 E Katella Ave, Suite 550, Anaheim, CA 92806	FHA	01043-0000-2
	VA	9040050000
	USDA	854218628
	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

