

Essential Information



Your STG Mortgage Account:

Broker ID
Compensation Amount

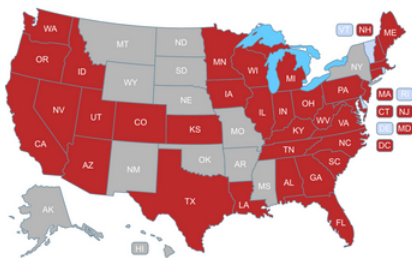
Broker Desk: brokeradmin@stgmortgage.com

Loan Set Up/Disclosures: submissions@stgmortgage.com

Closing Department: closingdept@stgmortgage.com

Approved States:

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



| 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. |

| Agency | Lender/Sponsor ID |
|-------------|-------------------|
| FHA | 01043-0000-2 |
| VA | 9040050000 |
| USDA | 854218628 |
| Mercury AMC | 5963872 |

| 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 |

| Our Loss Payee |
|---|
| STG Mortgage Inc. ISAOA/ATIMA 2401 East Katella Avenue, Suite 550 Anaheim, CA 92806 |

| 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 year coverage; must be effective on closing date. Max deductible lesser of 5% of face amount of policy (Some programs 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- Click Here. 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. |

STG MORTGAGE FEES

| Fee Name | State | Conventional & Jumbo | Government (FHA/VA/USDA) | Streamlines (FHA/VA/USDA) | Non-QM STAR | HELOC |
|---------------------|----------------|----------------------|--------------------------|---------------------------|-------------|-------|
| Tax Service | All States | \$70 | \$0 | \$0 | \$70 | \$0 |
| Flood Cert | All States | \$8 | \$8 | \$8 | \$8 | \$0 |
| Attorney Review Fee | TX | \$200 | \$200 | \$200 | \$200 | \$0 |
| Underwriting Fee | CA, HI, NV, OR | \$1145 | \$1125 | \$595 | \$1145 | \$595 |
| Admin 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 |

