

# GOVERNMENT

## Submission Checklist

### Purchase

- DU/LPA AUS Approve/Eligible findings
  - DO Findings must be finalized to STG Mortgage
- Credit report no more than 90 days from submission date
  - Credit report & authorization for Non-Borrowing Spouse (for community property states, if applicable)
- FHA/VA Case Number
- Income- Wage Earner:**
  - Current paystubs, 2 years W-2's
- Income- Self-Employed (Or Schedule C/E Income):**
  - Tax returns personal and business (for self-employed, Schedule C or Schedule E income filed)
- Asset Statements (per AUS)
- Signed and dated purchase contract along with all addendums, and counter offers
- VA Loans** - in addition to the credit package requirements above, please provide:
  - Current Certificate of Eligibility (COE)

### Refinance

- FHA Streamline/Simple & VA IRRRLs**
  - Mortgage Only credit report no more than 90 days from submission date
  - Current mortgage statement OR copy of the current Note
- FHA Streamline/Simple** - in addition to the items above
  - FHA case number (with refinance authorization)
- VA IRRRLs** - in addition to the items above
  - VA IRRRL case number

### Refinance - Full Doc

- DU/LPA AUS Approve/Eligible findings
  - **DO will not be accepted**, DU or LPA must be run.
- Credit report no more than 90 days from submission date
  - Credit report & authorization for Non-Borrowing Spouse (for community property states, if applicable)
- FHA/VA Case Number
- Income- Wage Earner:**
  - Current paystubs, 2 years W-2's
- Income- Self-Employed (Or Schedule C/E Income):**
  - Tax returns personal and business (for self-employed, Schedule C or Schedule E income filed)
- Asset Statements (per AUS)
- For VA**
  - Current Certificate of Eligibility (COE)
  - Copy of Existing Note (for loans less than 12 months old)

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## Submission Checklist

### Submission Resources

#### Our Loss Payee

STG Mortgage Inc. ISAOA/ATIMA  
2401 East Katella Avenue, Suite 550  
Anaheim, CA 92806

#### 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

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

### 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