



Fast Track Form for System Access

Complete and submit this form to receive login credentials to upload loans.

Please Note: Completion of this application does not grant Broker Approval. Broker Approval must be completed in order for any loan to be cleared for closing. Broker will be permitted to submit new loans and request locks while completing STG Mortgage's broker approval diligence process.

Company Information			
Entity/Individual Name:		Email Address:	
Entity/Individual Address:		Phone Number:	
Entity(HQ) NMLS #:		Fax Number:	
Branch NMLS #:		Tax Identification Number: (EIN or SNN)	
STG Mortgage AE:			
How did you hear about STG?			

Broker Portal Login Requests (NMLS required for Loan Officers)					
Full Name	Email	Cell Phone	NMLS #	Role	Pipeline Access

Cell phone required for two-factor authentication

Select Your Relationship Channel (Requirements Listed Below)		
Wholesale Lending + VA Product Suite: VA, FNMA/ FHLMC, FHA, Jumbo, Non-QM	Wholesale Lending / No VA (Product Suite: FNMA/FHLMC, FHA, Jumbo, Non-QM)	Business Purpose Lending
Wholesale Broker Compensation: Agreement - Complete the form on the following page. VA Sponsorship Form - Complete and send to STG Mortgage. \$100 Check Payable to VA - Complete and send to STG Mortgage.	Wholesale Broker Compensation: Agreement - Complete the form on the following page.	Enter the BPL Submission State: Include any required documentation (if any) for your selected state. Please see the DSCR State Licensing Requirements List on page 3. <input checked="" type="checkbox"/> Credit run by STG Mortgage Inc only for loans in states not requiring a broker license <input checked="" type="checkbox"/> Borrow Paid Comp Only

Authorized Company Administrator Signature	
Print Name:	Title:
Signature:	Date:

Wholesale Broker Compensation Agreement (Not applicable to BPL / DSCR)

This Wholesale Broker Compensation Agreement (Compensation Agreement) supplements and becomes part of the Wholesale Mortgage Broker Agreement executed previously by (hereinafter referred to as "Broker") and **STG Mortgage Inc** (hereinafter referred to as "STG Mortgage").

This Compensation Agreement shall be effective for submissions received by STG Mortgage with a **TRID application date** on or after the first business day after STG Mortgage receives and approves the agreement. If broker has an active forward lock in the pipeline, no compensation changes will be permitted until the broker submits the loan application to STG Mortgage. Forward locks are based on broker's current compensation agreement.

Federal broker compensation and anti-steering laws and regulations limit compensation earned by Broker. Broker can be paid by either the Lender or the Borrower, but not both. Lender will pay Broker at the Compensation Level described below. If Broker chooses to have compensation paid by the Borrower, the amount paid by Borrower to Broker may not exceed the Compensation Level indicated below.

Please complete the section below by writing your selected compensation as a total percentage, Broker may select from 0.750% to 2.750% *(you can go out a third digital)

Compensation Level: _____%

If the compensation level is 0.750% - 2.749%, Broker may elect to receive an additional flat fee, by choosing one of the options below.

Note: If no selection is chosen, it shall be deemed \$0.00

\$150 \$250 \$500 \$650 \$750 No Fee

Broker may select a Minimum and Maximum Compensation (not to exceed a max of \$30,000) on each Loan as follows: **Min. Comp. Dollar Amount** (deemed to be \$0 if no entry made): \$ _____

Maximum Compensation Dollar Amount (deemed to be maximum permissible of \$30,000 if no entry made):
\$ _____

For all loans submitted by Broker and for which Broker selects compensation to be paid by STG Mortgage agrees to pay the compensation defined above on all mortgage loans that are approved, closed, and funded by STG Mortgage.

Broker and STG Mortgage agree that this Wholesale Broker Compensation Agreement will be in effect as long as the Wholesale Mortgage Broker Agreement is in effect. Broker may elect to execute a new Wholesale Broker Compensation Agreement if it has been at least 90 days from the effective date of the last Compensation agreement. The new Compensation Agreement effective date will be the first business day after STG Mortgage receives and approves the new agreement. The new compensation rate shall be effective for all closed transactions with a **TRID application date** on or after the effective date of the new Compensation Agreement.

Broker Signature: _____

STG Signature: _____

Broker Name: _____

STG Name: _____

Title: _____

Title: _____

Date: _____

Date : _____

DSCR (Business Purpose Loan) State Licensing Guidelines

State	Prepayment	Lender License	Type of License	Broker License Required	Type of License
Alabama	Yes		STG IS LICENSED	Yes If Borrower is Individual/No if Borrower is LLC/Corp	Mortgage Broker if borrower is a person
Alaska	No	No	N/A	Yes, if Borrower is an individual No if Borrower is LLC/Corp	Mortgage Broker N/A
Arizona	Yes		STG IS LICENSED	Yes	Mortgage Broker/Commercial Broker
Arkansas	Yes	No	N/A	No	NO ADVANCE FEES
California	Yes		STG IS LICENSED	Yes	Real Estate Broker
Colorado	Yes w/ Discsrs		STG IS LICENSED	No	N/A
Connecticut	Yes		STG IS LICENSED	No	N/A
DC	Yes		STG IS LICENSED	No	N/A
Delaware	No	No	N/A	No	N/A
Florida	Yes		STG IS LICENSED	Yes, if Borrower is an individual No if Borrower is LLC/Corp	Mortgage Broker N/A
Georgia	Yes		STG IS LICENSED	Yes, if Borrower is an individual No if Borrower is LLC/Corp	Mortgage Broker N/A
Hawaii	Yes	No	N/A	No	N/A
Idaho	Yes		STG IS LICENSED	Yes	Mortgage Broker
Illinois	Yes if Interest <8%, in Cook County if Loan >\$250,000		STG IS LICENSED	NO	NO ADVANCE FEES
Indiana	Yes		STG IS LICENSED	No	N/A
Iowa	Yes	Yes for 1 -2 Units	Mortgage Banker License	Yes for 1 -2 Units	Mortgage Broker
Kansas	Yes	No	N/A	Yes, if Borrower is an individual No if Borrower is LLC/Corp	Mortgage Broker N/A
Kentucky	Yes		STG IS LICENSED	No	N/A
Louisiana	Yes	No	N/A	No	NO ADVANCE FEES
Maine	Yes	No	N/A	No	N/A
Maryland	Yes if loan is >\$75K		STG IS LICENSED	No	N/A
Massachusetts	Yes		STG IS LICENSED	Yes	Mortgage Broker
Michigan	Yes 3 yrs only, PPP can't exceed >1%		STG IS LICENSED	Yes	Mortgage Broker
Minnesota	No		STG IS LICENSED	Yes	Mortgage Broker
Mississippi	Yes	No	N/A	No	N/A
Missouri	Yes	No	N/A	No	N/A
Montana	Yes	No	N/A	Yes	Mortgage Broker
Nebraska	Yes	Yes	Mortgage Banker License	Yes	Mortgage Banker
Nevada	Yes		STG IS LICENSED	Yes	Mortgage Banker
New Hampshire	No		STG IS LICENSED	No	Mortgage Broker License
New Jersey	Yes if Borrower is LLC or Corp		STG IS LICENSED	Yes	Real Estate Broker
New Mexico	No	No	N/A	No	N/A
New York	Yes	No	N/A	Yes	Real Estate Broker
North Carolina	Yes		STG IS LICENSED	Yes	Mortgage Broker
North Dakota	Yes	Yes	Money Broker License	Yes	Money Broker License
Ohio	No		STG IS LICENSED	No	N/A
Oklahoma	Yes	No	N/A	No	N/A
Oregon	Yes w/ Discsrs		STG IS LICENSED	Yes	Mortgage Broker
Pennsylvania	Yes on 1 & 2 units & loan is >\$278,204		STG IS LICENSED	Yes	Mortgage Broker License
Rhode Island	Yes 1 year only can't exceed 2% of balance @ payoff		STG IS LICENSED	No	N/A
South Carolina	Yes		STG IS LICENSED	No	N/A
South Dakota	Yes	No	N/A	Yes	Mortgage Lender
Tennessee	Yes		STG IS LICENSED	No	N/A
Texas	Yes		STG IS LICENSED	No	N/A
Utah	Yes	Yes	Residential First Mortgage Notification	Yes	Mortgage Broker
Vermont	Yes	Yes	Lender License	Yes	Mortgage Broker
Virginia	Yes	Yes	Mortgage Lender License	Yes	Mortgage Broker License
Washington	Yes		STG IS LICENSED	No	N/A
West Virginia	Yes	No	N/A	No	N/A
Wisconsin	Yes w/ Discsrs		STG IS LICENSED	No	N/A
Wyoming	Yes	No	N/A	No	N/A