

STAR ASSET DEPLETION

ASSET DEPLETION / ASSET UTILIZATION										
Loan Amount	FICO	PRIMARY RESIDENCE			SECOND HOME			INVESTMENT		
		Р	R/T	c/0	Р	R/T	c/0	Р	R/T	C/0
		LTV/CLTV								
≤\$1.0 MM	740+	80%	80%	80%	80%	80%	75%	80%	80%	75%
	720-	80%	80%	80%	80%	80%	75%	80%	80%	75%
	700-	80%	80%	80%	80%	80%	75%	80%	80%	75%
	680-	80%	80%	75%	80%	80%	70%	75%	75%	70%
	660-	80%	80%		75%	75%				
	640-								-	Ĩ.
	620-									Û.
≤\$1.5 MM	740+	80%	80%	80%	80%	80%	75%	80%	80%	75%
	720-	80%	80%	80%	80%	80%	75%	80%	80%	75%
	700-	80%	80%	80%	80%	80%	75%	80%	80%	75%
	680-	80%	80%	75%	80%	80%	70%	75%	75%	70%
	660-	80%	75%		75%	75%				
	640-									
	620-				Ç.,					l.
≤ \$2.0 MM	740+	80%	80%	80%	80%	80%	75%	80%	80%	75%
	720-	80%	80%	75%	80%	80%	75%	80%	80%	75%
	700-	80%	80%	75%	80%	80%	70%	80%	75%	70%
	680-	80%	80%	70%	80%	75%	70%	75%	75%	70%
	660-									
≤ \$2.5 MM	740+	80%	80%	75%	80%	75%	75%	75%	75%	70%
	720-	80%	80%	75%	80%	75%	75%	75%	75%	70%
	700-	75%	75%	70%	75%	75%	75%	75%	75%	65%
	680-	75%	75%	65%	75%	70%	65%	70%	70%	65%
≤\$3.0 MM	740+	75%	75%	70%	70%	70%	65%	70%	70%)
	720-	75%	75%	70%	70%	70%	65%	70%	70%]
	700-	75%	75%	65%	70%	70%	65%	70%	70%	
	680-	70%	70%	65%	70%	70%	60%	65%	65%	J.
≤\$3.5 MM	740+	70%	70%			1	-			n
	720-	70%	70%				s			
	700-	70%	65%				5			

STG Mortgage Inc. | NMLS #2091912 | Equal Housing Lender - All rights reserved. For Mortgage Professional use only and not for consumer distribution. Not all loan product parameters and limitations are displayed and are subject to investor guidelines and STG Mortgage overlays, all of which are subject to change without notice. All loans are subject to approval and not all products are available in every state. Licensing: https://stgmortgage.com/licenses. Terms, conditions, and fees apply.