

**Option 2:** STG discloses all disclosures, underwrites, and draws docs.

| Action / Request                      | Requirements   |
|---------------------------------------|--|
| <b>New Submissions</b>                | <ul style="list-style-type: none"> <li>Refer to STG Minimum Submission Checklist for program on STG Website.</li> <li>Upload documentation to STG Broker Portal.</li> </ul>  |
| <b>Requesting Initial Disclosures</b> | <ul style="list-style-type: none"> <li>Request in STG Broker Portal</li> <li>Request must include Estimated Settlement Statement with all fees including title/escrow and lender fees.</li> <li>Settlement Service Provider</li> </ul>   |
| <b>Changes of Circumstance</b>        | <ul style="list-style-type: none"> <li>Must be requests via Change Request Form and sent to assigned Account Manager.</li> </ul>   |
| <b>Initial Closing Disclosure</b>     | <ul style="list-style-type: none"> <li>Must be requested via Closing Disclosure Request Form and sent to assigned Account Manager.</li> <li>Request must include updated Estimated Settlement Statement from title / escrow.</li> <li>All invoices for 3<sup>rd</sup> party services.</li> </ul> |