

ESSENTIAL INFO SHEET

STG Mortgage Inc | NMLS #2091912 | stgmortgage.com



Your STG Mortgage Account

Broker ID:

Compensation Amount:

Broker Desk: brokeradmin@stgmortgage.com

Loan Set Up/Disclosures: disclosures@stgmortgage.com

Closing Department: closingdept@stgmortgage.com

Approved States	
AL, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MT, NE, NV, NH, NJ, NC, OH, OR, PA, RI, SC, TN, TX, UT, VA, WA, WV, WI	
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	
Insurance Requirement Highlights	
- Policy Dates Required - Effective & Expiration - Minimum 60 days coverage remaining on Refi's - Purchases require 1Yr coverage; must be effective on closing date - Max deductible lesser of 5% of face amount of policy (Programs may 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		
- All forms and docs needed can be found in Broker Resources at www.stgmortgage.com/resources - 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.		
Lender / Sponsor ID		
FHA: 01043-0000-2	VA: 9040050000	USDA: 854218628
Mercury AMC: 5963872		
Our Loss Payee		
STG Mortgage Inc. ISAOA/ATIMA 18401 Von Karman Avenue, Suite 440, Irvine, CA 92612		
Credit Package Delivery Requirements		
Locked Loans	Credit package must be submitted within 7 calendar days of the application date.	
Loans without Locks	Credit package must be submitted within 10 calendar days of the application or lock date.	

STG Mortgage Fees							
Fee Name	State	Conventional	Jumbo	Government (FHA/VA/USDA)	Streamlines (FHA/VA/USDA)	Non-QM	2nd Mortgage
Tax Service	All States	\$75	\$75	\$0	\$0	\$85	\$0
Flood Cert	All States	\$8	\$8	\$8	\$8	\$8	\$8
MERs	All Excluding Maine	\$24.95	\$24.95	\$24.95	\$24.95	\$24.95	\$24.95
Attorney Review	TX	\$200	\$200	\$200	\$200	\$200	\$0
Condo Review Fee*	All States	Agency/Non-QM: \$285, FHA Spot Approval: \$365 — *Estimated Fee					
Main Fee (Only One Applies)							
Rate Lock Fee	WA	\$1,195	\$1,295	\$1,195	\$595	\$1,295	\$595
Application Fee	NC, NJ						
Admin Fee	GA						
Loan Origination	IA						
Underwriting Fee	All Other States						



CONTACT US

