STG MORTGAGE
The Foundation Of Trust

SOLAR ECLIPSE - DSCR

10/14/2026

DSCR ≥ 1.00 MATRIX					
OCCUPANCY	**LOAN PURPOSE**	**NUMBER OF UNITS**	**MAX LOAN AMOUNT**	**MIN CREDIT SCORE**	**MAX LTV/CLTV**
INVESTMENT	**Purchase & Rate/Term**	**1-4 Unit**	**$1.0 MM**	720	80%
				680	75%
			$1.5 MM	700	75%
				680	70%
			$2.0 MM	720	75%
				700	70%
				680	65%
			$2.5 MM	720	70%
				680	65%
			$3.0 MM	720	65%
	Cash-Out	**1-4 Unit**	**$1.0 MM**	720	75%
				700	70%
				680	65%
			$1.5 MM	700	70%
				680	60%
			$2.0 MM	700	60%

DSCR ≥ 0.75 AND < 1.00 MATRIX					
OCCUPANCY	**LOAN PURPOSE**	**NUMBER OF UNITS**	**MAX LOAN AMOUNT**	**MIN CREDIT SCORE**	**MAX LTV/CLTV**
INVESTMENT	**Purchase & Rate/Term**	**1-4 Unit**	**$1.0 MM**	700	75%
			$1.5 MM	700	70%
			$2.0 MM	700	65%

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DSCR PROGRAM DETAIL	
PROGRAM HIGHLIGHTS	• Professional Investors qualify with subject property cash flow only • No DTI calculated • May take title in LLC, LP, GP, CORP or S CORP • Does not require: Tax Returns or 4506-C
DOCUMENTATION REQUIREMENTS	• Appraisal with Schedule of Rent • Business purpose and occupancy affidavit signed by all borrowers • Lease (when applicable) • Complete schedule of all real estate owned, indicating financed and free and clear properties • Housing history for primary residence and subject property • Personal Guaranty Document required when the entity appears on the Note, regardless of if the borrower is signing the Note • Letter of Explanation (LOE) by the Borrower / Guarantor is required to detail relevant real estate experience
RESTRICTIONS	• Investment Property only (business purpose only) • No proceeds may be used for personal or consumer purposes • Tenants must be unrelated to borrower • Arm's Length transactions only
HOUSING HISTORY	• 12 months housing history required meeting 0x30x12 for subject property and primary residence
FIRST-TIME HOME BUYER RESTRICTIONS	• First-Time Homebuyers (FTHB) not permitted
EXPERIENCED INVESTOR	• At least 1 borrower has 1 yr of owning/managing rental real estate in the last 3 yrs • First time Investor permitted
FIRST-TIME INVESTOR RESTRICTIONS	• MIN DSCR of 1.0 • MIN FICO 700 • MAX Loan Amount $2.0MM • Short-Term Rental Income not permitted • Exceptions not permitted
SHORT-TERM RENTAL RESTRICTIONS	• MIN DSCR 1.00 • MAX LTV 70% • MAX Loan Amount $2.0MM
DSCR 0.75 - 0.99 RESTRICTIONS	• Cash-Out Refinances, Condotels, First-Time Investors, Gift Funds, Short-Term Rental Income and properties in Declining Markets not permitted
4506-C & TAX TRANSCRIPTS	• Not required
TERMS & RESTRICTIONS	
AVAILABLE TERMS	Fixed 15 YR, 30 YR | Interest-Only: 30 YR, 40 YR **ARMs coming 08/26**--30 year amortization: 3/6 ARM | 3/6 ARM I/O | 5/6 ARM | 5/6 ARM I/O | 7/6 ARM | 7/6 ARM I/O | 10/6 ARM | 10/6 ARM I/O **ARMs coming 08/26**--40 year amortization: 3/6 ARM I/O (40 year) | 5/6 ARM I/O (40 year) | 7/6 ARM I/O (40 year) | 10/6 ARM I/O (40 year)
INTEREST-ONLY	10 YR I/O Period | MIN FICO 700
I/O LTV LIMITS	DSCR ≥ 1: MAX LTV/CLTV 75% — Loan Amount > $2.0MM to $2.5MM: MAX LTV/CLTV 65% DSCR ≥ 0.75 and < 1: MAX LTV/CLTV 70% — Loan Amount > $2.5MM: MAX LTV/CLTV 60%
I/O QUALIFYING	Qualify at interest-only payment
LOAN AMOUNT	MIN $150K | MAX $3.0MM
TEMPORARY BUYDOWN	Not permitted
SUBORDINATE FINANCING	Primary Residence only | Not permitted for I/O products | See full guidelines for additional details
UNDERWRITING EXCEPTIONS	Exceptions to LTV/Credit Score not permitted All other Exceptions considered on a case by case basis with strong compensating factors Please allow 3 business days for a decision
UNDERWRITING SPECIFICATIONS	
UNDERWRITING TYPE	Manual UW
RESERVE REQUIREMENTS	Loan Amount ≤ $500K: 3 months | Loan Amount > $500K to $2.0MM: 6 months | Loan Amount > $2.0MM: 9 months Cash-out amount may be used to meet reserve requirement | No additional reserves required for additional financed properties
CASH-OUT LIMITS	LTV/CLTV ≤ 60%: No limit LTV/CLTV > 60%: $500K

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PROPERTY TYPES	
ELIGIBLE PROPERTY TYPES	Condos (Warrantable & Non-Warrantable) | PUD | SFR | 1 Unit with ADU | 2-4 Unit | Leaseholds
INELIGIBLE PROPERTY TYPES	Agricultural zoned properties | Assisted Living / Continuing Care Facilities | Barndominiums | Boarding Houses | Builder Model Leaseback | C5 or C6 Property Condition Grades | Condominium projects with registration services or restrictions on owner's ability to occupy | Condotels | Earth Berm Homes | Fractional Ownership / Timeshares | Geodesic Domes | Group Homes | Hawaii properties located in lava zones 1 and/or 2 | Houseboats | Homes on Native American Land (Reservations) | Illegally Zoned Properties | Live / Work Condos | Log Homes (including Faux Log) Homes | Mandatory Country Club Memberships | Manufactured Homes | Mixed Use Properties | Multiple dwellings on same lot (legal ADU acceptable, limited to one) | Properties under Construction | Properties used for the cultivation, distribution, manufacture, or sale of Marijuana | Residential units with ≥ 5 units | Q5 or Q6 Quality Rating | Tenants in Common Properties | Theme Park Resort Properties | Unique Properties | Unpermitted additions | Working Farms
ACCESSORY DWELLING UNIT (ADU)	MAX of 1 ADU unit per property | 2-4 Unit properties with ADUs are not permitted | Appraisal must show ADU as legal and provide comparables with ADUs
RURAL	Primary Residence & Second Home: MAX LTV/CLTV 75% | Investment Property not permitted | 3 comps within 10 miles required
MAX ACREAGE	10 acres
HERO/PACE/SOLAR PANELS	Any energy efficient liens like HERO or PACE must be paid off, subordination not permitted | Solar must meet FNMA requirements
CONDO - WARRANTABLE	MAX LTV/CLTV 75% | Loan Amount > $2.0MM to $2.5MM: MAX LTV/CLTV 65% | Loan Amount > $2.5MM: MAX LTV/CLTV 60% | Must meet FNMA full review requirements | See guidelines for additional requirements
CONDO - NON-WARRANTABLE	MAX LTV/CLTV 75% | MAX Loan Amount: $2.0MM | Must be assessed against FNMA full review requirements | See guidelines for additional requirements and allowable deviations
CONDOTEL	Not permitted
2-4 UNIT	MAX LTV/CLTV 75% | Loan Amount > $2.0MM to $2.5MM: MAX LTV/CLTV 65% | Loan Amount > $2.5MM: MAX LTV/CLTV 60%
APPRAISAL REQUIREMENTS	
LOAN AMOUNT (≤ $2MM)	1 Full Appraisal and a secondary valuation (CU/LCA Score or CDA/ARR) | 3 comps within 10 miles required
LOAN AMOUNT (> $2MM)	2 Full Appraisals, use the lower value for qualifying | 3 comps within 10 miles required
SECONDARY VALUATION	Files without 2 appraisals must contain a CU or LCA Score of 2.5 or less, or a Collateral Desktop Analysis (CDA) or Appraisal Risk review (ARR) is required
COLLATERAL DESKTOP ANALYSIS (CDA REPORT)	When CDA/LCA is required, it must support appraisal within 10% | CDA/LCAs outside of allowable limit require two Full Appraisals | CDA/LCA with "High Risk" score may not be used and file must contain two Full Appraisals
DECLINING MARKETS	5% LTV/CLTV reduction from the product matrices
TRANSFERRED APPRAISAL	Permitted (with an exception from UW manager)
UNDERWRITING	
QUALIFYING FICO SCORE	Minimum of 2 scores is required | Lowest of all borrower mid-scores | **Rescores after lock not permitted**
TRADELINES	Each Borrower must have a minimum of 2 trade lines within the last 24 months that show a 12 month history | See guidelines for additional requirements
DOCUMENT AGE	Credit, Income, Assets & Appraisal: 120 days
ASSET STATEMENTS	1 Month
ELIGIBLE BORROWERS	U.S. Citizen | Permanent Resident | Non-Permanent Resident
INELIGIBLE BORROWERS	Foreign National | ITIN | First-Time Homebuyers (FTHB) | Irrevocable or Blind Trusts | See guidelines for full list
BORROWER RESTRICTIONS	Non Permanent Resident: MAX LTV/CLTV 75% | MAX Loan Amount: $2.0MM | Cash-Out Refi not permitted
BORROWER INCOME	Do not list borrower employment, income sources, or income amount on loan application
CREDIT EVENTS	48 months from discharge or dismissal date for all credit events | 120 day mortgage late is considered a Foreclosure
< 12 MONTHS HOUSING HISTORY OR RENT-FREE	Rent-free allowed with satisfactory letter of explanation from whom they are residing (signed by borrower and rent-free provider) | Borrower must be a dependent family member of rent-free provider
UNPAID COLLECTIONS/CHARGE-OFFS	Non-medical collections or charged-off accounts occurring in the most recent 36 months with a total > $5,000 must be paid off | Medical collections > $15,000 must be paid off
INTERESTED PARTY CONTRIBUTIONS (IPC)	MAX 6%
GIFT FUNDS	When LTV/CLTV ≥ 75%, bwr must contribute 5% own funds | Gift funds not permitted for reserves
BUSINESS ASSETS	Permitted | 25% Business Ownership required | See full guidelines for additional requirements/restrictions
LISTED FOR SALE	Removed from market Prior to Note Date | LOE required | UW Manager approval required
CASH-OUT SEASONING	6 months seasoning required
RATE-TERM SEASONING	No seasoning requirement
PREPAYMENT PENALTY	Permitted | See program summary for additional details
ESCROW HOLDBACK	Not permitted
NON-ARM'S LENGTH	Not Permitted
TEXAS REFINANCES	No restrictions on Business Purpose transactions
INELIGIBLE STATES	ND | U.S. Possessions or Territories
TEMP GEOGRAPHIC RESTRICTIONS	Philadelphia County in Pennsylvania and the Baltimore Metro Area in Maryland are not permitted
ENTITY VESTING	May be vested in LLC, LP, GP, CORP or S CORP
TRUSTS	Inter Vivos Revocable Trusts permitted | Mortgage and Trust documents must meet FNMA eligibility criteria including title and title insurance requirements and applicable state laws that regulate the loan origination of inter vivos revocable trusts
MORTGAGE INSURANCE	Not required
E-NOTES/E-MORTGAGE CLOSINGS	Not permitted
ESCROW ACCOUNTS	Required for the following: Properties in Flood Zones | Higher Priced Mortgage Loans (HPML)

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