

## DG Non-QM DSCR I

Effective Date: 7/23/25

## 305-851-5225 | www.dgpinnacletpo.com

Eligibility Matrix		DSCR ≥ 1.00		DSCR < 1.00	
Loan Amount	FICO	Purchase & R/T	Cash Out	Purchase / Rate Term	Cash Out
	740	80%	75%	70%	N/A
	700	80%	75%	70%	N/A
≤ \$1,500,000	680	75%	70%	N/A	N/A
	660	75%	60%	N/A	N/A
	Foreign National	70%	60%	N/A	N/A
≤ \$2,000,000	700	75%	70%	65%	N/A
\$ \$2,000,000	680	70%	65%	N/A	N/A
	700	70%	65%	N/A	N/A
≤ \$2,500,000	680	65%	60%	N/A	N/A
Mortgage History			0)	(30x12	
BK / FC / SS / DIL Seasoning		36 Months			

Program Parameters					
Limits					
Minimum Loan Amount	Minimum Loan Amount				
Minimum Loan Amount (DSCR < 1.00x)			\$250.000		
Maximum Loan Amount \$2,500,000					
Maximum Cash Out \$500.0					
Foreign National Maximum Loan Amount			\$1.500.000		
	Products				
5/6 ARM 5/6 ARM-IO 15Y/30Y Fixed 30Y Fixed-IO					
Interest Only Features					
Product	IO Period	Amort	Maturity		
30Y Fixed-IO	10 Years	20 Years	30 Years		
5/6 ARM-IO	10 Years	20 Years	30 Years		

Search   S	Other					
Restrict From Rentals   States on Rentalson State (St. TV.) Purchases Only (Long Term Rent and) & DSCR = 1.00;	Occupancy	Business Purpose Investment Properties only				
Reserves Sindard 3 Months PTIA (Los Amount \$ \$tmm) [ \$ Months PTIA (Los Amount > \$tmm) ] \$ Months PTIA	Property Types	SFR, PUD, Townhome, 2-4 Units, Condos. Non-Warrantable Condos: Max LTV 75%				
Standard: 3 Months PTITA (Loan Amount < \$1mm)   6 Months PTITA (Loan Amount > \$1mm)		Rural Properties: Max 65% LTV / Purchase Only (Long Term Rent only & DSCR > 1.0x)				
DSCR < 1.00x - 5 Months PITA	Short Term Rentals	Eligible on Refinance Transactions only w/ documented 12mo history of short term rental income on the subject property. Min DSCR is 1.00x				
Cash Out Amount	Reserves	Standard: 3 Months PITIA (Loan	Amount ≤ \$1mm)   6 Months PITIA (Loan Amount > \$1mm)			
Sesting the Control of Sesting the Sesting of Sesting of Sesting the Sesting of Sesting o		DSCR < 1.00x - 6 Months PITIA				
Ownership Seasoning / Valuation   Ownership Seasoning   Ownership Seasoning   Lesser of Purchase Price + Improvements (or) Appraisal   Appraised Value		Foreign Nationals - 6 Months Pl	Foreign Nationals - 6 Months PITIA			
Rate/Term Lesser of Purchase Price + Improvements (or) Appraisal Appraised Value Cash Out Lesser of Purchase Price + Improvements (or) Appraisal RTI. / Renovation Cash Out If purchased & renovated per appraisal w/ SSR of 2.5 and below; can use appraised value under (6) months ownership. See Guidelines for details.  Interest Only Max LTV 75%, Min DSCR 1.00x Subordinate Financing Not Allowed DSCR DSCR = Gross Rents / PITIA (fully amortizing) or Gross Rents / TITIA (interest only loans) DSCR DSCR = Gross Rents / PITIA (fully amortizing) or Gross Rents / TITIA (interest only loans) DSCR 1.00 Purchase and Rate Term Refinance Only, Minimum DSCR 0.75x Lesser of Estimated Market Rent from Form 1007 or monthly rent from existing lease - higher lease rent allowed with (3) months receipt Unleased Properties: Max LTV 70% on Refinances, no LTV reduction for Purchase transactions Unleased Properties (2+ unit). Max 1 vacant unit on Refinances Citizenship US Citizens, Permanent Resident Aliens, Non-Permanent Resident Aliens, (w/ US Credit), Foreign Nationals: See guidelines for details. Min DSCR Foreign National 1.00x Assets Seured or seasoned for 3 days; citi Funda silowed - See citidelines for details allowed - See citidelines for details and a CDA is required on all properties; if CDA variance is > 10%, a second full appraisal is required; Properties with a condition rating of C5 or C6 are not acceptable First-Time Investor Min DSCR 1.00, Min FIGO 700, Long-Term Rental Only.  First-Time Investor Min DSCR 1.00, Min FIGO 700, Long-Term Rental Only.  Credit Standard: Defined as borrowers with 12-month history of investment property ownership in the most recent 12 months LLC Borrowing Entities Domestic LLC required. US Citizen / Perm Resident / Non-Perm / Foreign National guarantors allowed - see guidelines for details  Credit Standard: 3 tradelines reporting for 12+ months or 2 tradelines must show 0x60 in most rec	Cash Out Amount	\$500,000 Max Cash-Out; Cash-	Out may be used towards reserves			
Cash Out Lesser of Purchase Price + Improvements (or) Appraisal Appraisal Value RTL / Renovation Cash Out If purchased & renovated per appraisal w/ SSR of 2.5 and below, can use appraised value under (6) months ownership. See Guidelines for details.  Interest Only Max LTV 75%, kin DSCR 1.00x Subordinate Financing Not Allowed DSCR Sor Gross Rents / PITIA (fully amortizing) or Gross Rents / ITIA (interest only loans) DSCR < 1.00 Purchase and Rate Term Refinance Only. Minimum DSCR 0.75x Lesser of Estimated Market Rent from Form 1007 or monthly rent from existing lease - higher lease rent allowed with (3) months receipt Unleased Properties Max LTV 70% on Refinances, no LTV reduction for Purchase transactions Unleased Properties (24- unit): Max 1 vacant unit on Refinances Citizenship US Citizens, Permanent Resident Aliens, Non-Permanent Resident Aliens (w/ US Credit). Foreign Nationals: See guidelines for details. Min DSCR Foreign National 1.00x Assets Sourced or seasoned for 30 days, Gif Tunds allowed - See Guidelines for details (w/ US Credit). Foreign Nationals: See guidelines for details. Min DSCR Foreign National 1.00x  First-Time Investor One (1) full appraisal and a CDA is required on all properties; if CDA variance is > 10%, a second full appraisal is required; Properties with a condition rating of C5 or C6 are not acceptable Firits-Time Homebuyers  Eligible Borrowers  Standard. Defined as borrowers with 12-month history of investment property ownership in the most recent 12 months  LLC Borrowing Entities: Domestic LLC required; US Citizen / Perm Resident / Non-Perm / Foreign National guarantors allowed - see guidelines for details  Credit  Standard. 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months or one mortgage or installment tradeline for 36+ months with 12 months activity in the last 12 months or one mortgage or installment tradeline for 36+ months with 12 months activity in the last 12 months or one mortgage or installment tradeline		Ownership Seasoning		> 6 Months		
RTL / Renovation Cash Out	Valuation	Rate/Term	Lesser of Purchase Price + Improvements (or) Appraisal	Appraised Value		
Interest Only  Max LTV 75%, Min DSCR 1.00x  Subordinate Financing  Not Allowed  DSCR  DSCR = Gross Rents / PITIA (fully amortizing) or Gross Rents / ITIA (interest only loans)  DSCR 1.00  Purchase and Rate Term Refinance Only, Minimum DSCR 0.75x  Lease / Gross Income  Lesser of Estimated Market Rent from Form 1007 or monthly rent from existing lease - higher lease rent allowed with (3) months receipt  Unleased Properties: (2+ unit): Max 1 vacant unit on Refinances  Unleased Properties (2+ unit): Max 1 vacant unit on Refinances  Unleased Properties: (2+ unit): Max 1 vacant unit on Refinances  Us Citizens Ipermanent Resident Aliens: Non-Permanent Resident Aliens Non-Permanent Resident Alie						
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months activity in the last 12 months. Acceptable tradelines must show 0x60 in most recent 12 months from application date.  Qualifying FICO: The higher middle score when 3 agency scores are provided or the lower score when only 2 agency scores are provided, of all borrowers / guarantors.  Tradeline requirement is waived if the borrower's credit report reflects scores from all (3) bureaus & qualifying FICO score is 700+  Compliance  Compliance if property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%  Prepayment Penalty  Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 29  stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.		LLC Borrowing Entities: Domestic LLC required; US Citizen / Perm Resident / Non-Perm / Foreign National guarantors allowed - see guidelines for details				
Qualifying FICO: The higher middle score when 3 agency scores are provided or the lower score when only 2 agency scores are provided, of all borrowers / guarantors.  Tradeline requirement is waived if the borrower's credit report reflects scores from all (3) bureaus & qualifying FICO score is 700+  Compliance  Compliance with all applicable federal and state regulations  Declining Markets  If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%  Prepayment Penalty  Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.	Credit	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months or one mortgage or installment tradeline for 36+ months with 12				
Tradeline requirement is waived if the borrower's credit report reflects scores from all (3) bureaus & qualifying FICO score is 700≯  Compliance Compliance with all applicable federal and state regulations  Declining Markets If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%  Prepayment Penalty Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.		months activity in the last 12 months. Acceptable tradelines must show 0x60 in most recent 12 months from application date.				
Compliance Compliance with all applicable federal and state regulations  Declining Markets If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%  Prepayment Penalty Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.						
Declining Markets  If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%  Prepayment Penalty  Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2%  stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.						
Prepayment Penalty  Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.	Compliance	Compliance with all applicable federal and state regulations				
stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.	Declining Markets					
	Prepayment Penalty	Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2%				
Please see DG Pinnacle Operational Prepayment Penalty Matrices for State restrictions.		stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.				
		Please see DG Pinnacle Operational Prepayment Penalty Matrices for State restrictions.				

1	Seller Concessions	Up to 6% towards closing	
	Ineligible States	Delegated: HI - lava zones 1 & 2	Non-Delegated: HI - lava zones 1 & 2

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