

DG Non-QM Platinum I

Effective Date: 7/23/25

305-851-5225 | www.dapinnacletpo.com

| | on over May I TVs | | | Primary R | tesidence | | S | econd Home | & Investme | nt |
|------------------|-------------------|----------|-----------------|-----------------|-----------------|----------|-----------------|-----------------|-----------------|-----|
| Program Max LTVs | | Full Doc | | Alternative Doc | | Full Doc | | Alternative Doc | | |
| Loan Amount | Reserves | FICO | Purch. & R/T | C/O | Purch. & R/T | C/O | Purch. & R/T | C/O | Purch. & R/T | C/O |
| | | 740 | 90% ** | 80% | 90% ** | 80% | 80% | 75% | 80% | 75% |
| ≤ \$1,500,000 | 6 Months | 680 | 85% | 75% | 85% | 75% | 80% | 75% | 80% | 75% |
| | | 660 | 80% | 70% | 80% | 70% | 75% | 70% | 75% | 70% |
| ≤ \$2.000.000 | C Months | 700 | 85% | 75% | 85% | 75% | 75% | 70% | 75% | 70% |
| \$2,000,000 | 6 Months | 680 | 80% | 70% | 80% | 70% | 70% | 65% | 70% | 65% |
| < 00 500 000 | O Marrito | 720 | 80% | 70% | 80% | 70% | 75% | 70% | 75% | 70% |
| ≤ \$2,500,000 | 9 Months | 680 | 75% | 65% | 75% | 65% | 70% | 65% | 70% | 65% |
| ≤ \$3,000,000 | 12 Months | 720 | 80% | 70% | 80% | 70% | 70% | 65% | 70% | 65% |
| | | 700 | 75% | 65% | 75% | 65% | 70% | 65% | 70% | 65% |
| ≤ \$3,500,000 | 12 Months | 700 | 70% | N/A | 70% | N/A | N/A | N/A | N/A | N/A |

| ** Up to | 90%; | Max 89.99% | |
|----------|------|------------|--|
|----------|------|------------|--|

| Income | |
|--|--|
| Full Documentation | 1 Yr W-2s or Tax Returns (Full Doc - 12M) |
| Asset Utilization | Max 80% LTV (Full Doc Matrix); Purchase & Rate/Term Only |
| Alternative Documentation (Must be S/E for 2 yrs. See Guidelines | 12 Months Personal (or) Business Bank Statements |
| for details.) | 12 Months 1099 Income |
| | 12 Month Profit & Loss Statement |

| | Overlays | | | | |
|-------------------------|---------------------------|----------|--|--|--|
| Interest-Only | • Max 80% LTV | | | | |
| | Qualify off Alt Doc grids | | | | |
| P&L Only (w/ 2mo BS) | Max 80% LTV (Purchase) | | | | |
| (11. 21110 20) | Max 70% LTV (Refi | nance) | | | |
| | Qualify off Alt Doc g | ırids | | | |
| | Max 70% LTV (Purchase) | | | | |
| P&L Only (w/o BS) | Max 60% LTV (Refinance) | | | | |
| | • Min FICO 720 | | | | |
| | Max \$2.0MM Loan Amt | | | | |
| | No subordinate financing | | | | |
| Investment | Prepayment restrictions | | | | |
| Investment | may apply | | | | |
| | FTHB is not eligible | | | | |
| Interest Only Feat | ures | | | | |
| IO Period | Amort Matu | | | | |
| 10 Years | 20 Years 30 Yea | | | | |
| 10 Years | 30 Years | 40 Years | | | |

| Program Requirements | | | | | | |
|----------------------------------|-------|-------------|--------------------|--|--|--|
| Limits | | | | | | |
| Minimum Loan Amount | | \$100.000 | | | | |
| Maximum Loan Amount | | \$3.500.000 | | | | |
| Maximum Cash Out LTVs ≤ 50% | | \$1.500.000 | | | | |
| Maximum Cash Out LTVs > 50% | | \$1.000.000 | | | | |
| Maximum Cash Out, NOO | | | \$1.000.000 | | | |
| Mortgage History | | | 1x30x12 | | | |
| FC/DIL/SS Seasoning | | 48 Months | | | | |
| BK Seasoning | | | 48 Months | | | |
| Residual Income | | | \$2.500 | | | |
| Standard Debt Ratio | | | 50% | | | |
| Products | | | | | | |
| 15Y/30Y Fixed 30Y/40Y Fixed-IO | 5/6 A | RM | 30Y/40Y 5/6 ARM-IO | | | |
| Property Type | | LTV Max | | | | |
| Condominium | | | 90% ** | | | |
| Non-Warrantable Condo & 2-4 Unit | | | 80% | | | |
| Rural (Purchase Only) | | | 75% | | | |

| Other | | | | | | |
|--------------------------|--|--|--|--|--|--|
| Occupancy | Primary, Second Homes, Investment Properties | | | | | |
| Property Types | SFR, PUD, Townhomes, Condos, 2-4 Unit & Rural. 2-4 Units & Non-Warrantable Condos are Max 80% LTV. Roral is available Purchase only and Max 75% LTV | | | | | |
| Cash Out | Max Cash-Out ≤ 50% LTV is \$1,500,000. Max Cash Out > 50% LTV is \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Max Cash-Out \$500,000 if LTV > 75 | | | | | |
| | Cash-Out Proceeds may be used for reserve requirements | | | | | |
| | Cash-Out using appraised value w/ 6 month ownership seasoning allowed. Max 75% LTV and CDA or SSR of 2.5 or less required | | | | | |
| Declining Markets | If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5% | | | | | |
| Subordinate Financing | Max CLTV = Grid Max LTV (Institutional seconds only) | | | | | |
| Citizenship | US Citizens; Permanent Resident Aliens; Non-Permanent Resident Aliens (w/ US Credit) | | | | | |
| Appraisal Review Product | Clear Capital AVM or like product required on all transactions < 80% LTV. Clear Capital CDA, Field Review, or FNMA Collateral Underwriter Review w/ SRR and score of 2.5 or less required for | | | | | |
| | the following transactions: (i) LTV > 80%. Full 2nd Appraisal required for the following transactions: (i) Loan Amount > \$2M | | | | | |
| Assets | Sourced or seasoned for 30 days; Gift Funds 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. Max 0x60x12 reporting on acceptable tradelines. Qualifying FICO: The middle score of 3 or lower score when only 2 agency scores are provided, of primary wage earner | | | | | |
| | Tradeline requirement is waived if primary wage earner credit report reflects scores from all (3) bureaus & qualifying FICO score is 700+ | | | | | |
| Compliance | Escrows required for HPML loans; Compliance with all applicable federal and state regulations; No Section 32 or state high cost | | | | | |
| Prepayment Penality | 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. | | | | | |
| | Please see DG Pinnacke Operational Prepayment Penalty Matrices for State restrictions. | | | | | |
| Seller Concessions | Up to 6% towards closing for all occupancies. | | | | | |
| Ineligible States | Delegated: Primary & Second Home - NY. All Ocupancies: HI - lava zones 1 & 2 Non-Delegated: Primary & Second Home - NY. All Ocupancies: HI - lava zones 1 & 2 | | | | | |

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