



DG Closed-End Second-VIII

Effective
10/27/2025

Primary Residence

Min FICO	Max CLTV 1-4 Unit Purchase & Refi	Minimum Loan Amount	Maximum Loan Amount
700+	80	\$500,001	\$1,000,000 (1 Unit)
700+	85	\$50,000	\$500,000
680 - 699	80	\$50,000	\$500,000
660 - 679	75	\$50,000	\$500,000
640 - 640	65	\$50,000	\$500,000

Second Home

Min FICO	Max CLTV 1-4 Unit Purchase & Refi	Minimum Loan Amount	Maximum Loan Amount
740+	85	\$50,000	\$500,000
700+	75	\$500,001	\$1,000,000 (1 Unit)
680 - 739	80	\$50,000	\$500,000
660 - 679	75	\$50,000	\$500,000
640 - 659	65	\$50,000	\$500,000

Investment

Min FICO	Max CLTV 1-4 Unit Purchase & Refi	Minimum Loan Amount	Maximum Loan Amount
740+	75	\$50,000	\$500,000
720 - 739	70	\$50,000	\$500,000
720+	70	\$500,001	\$1,000,000 (1 Unit)
700 - 719	65	\$500,001	\$1,000,000 (1 Unit)
680 - 719	65	\$50,000	\$500,000
660 - 679	60	\$50,000	\$500,000



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Fully Amortizing Fixed Rate Terms: 10, 15, 20, 25 or 30 year

Interest-Only feature eligible with 3 Year or 5 Year Interest-Only Period (offered on all eligible amortization terms)

Eligible States: AL, AZ, CA, CO, DC, FL, GA, IA, IL, KS, MA, MD, ME, MI, MN, NC, NE, NJ, OR, PA, SC, TN, TX, UT, WA, WI, WY

Available for Standalone Second Lien and Concurrent Second Liens (Piggybacks)

Loan Amounts >\$500K to \$1.0mm: Primary Residence, 1 unit only, minimum FICO 700, Max CLTV 80%, Max DTI 43%, 7 year credit event seasoning

Loan Amounts >\$500K Max Combined Liens of \$8mm >75% CLTV, Max Combined Liens of \$10mm >70% to <= 75% CLTV, <=70% CLTV no Max Combined Liens

Loan Amounts >\$500K to \$1.0mm: Second Home, 1 unit only, minimum FICO 700, **Max CLTV 75%**, Max DTI 43%, 7 year credit event seasoning

Loan Amounts >\$500K to \$1.0mm: Investment Property, 1 unit only, minimum FICO 700, **Max CLTV 70%**, Max DTI 43%, 7 year credit event seasoning

Maximum DTI 50% unless otherwise stated

Chapter 7 or 11 Bk seasoning is 4 years from discharge/dismissal

Chapter 13 seasoning is 2 years from discharge/4 years from dismissal

Charge-off Mortgage, DIL, Pre-Foreclosure Sale, Short Sale/Short Payoff -5 years seasoning; Foreclosure 7 years

Modified or Restructured of any mortgage -4 years seasoning

Multiple events (2+) as listed above within the past 7 years are not permitted Mortgage/Rental History 0x30x6, 1x30x24

Full Doc & Asset Depletion **-per above matrix & FNMA guidelines**

Bank Statement eligible with **max loan amount \$750K, minimum 660 FICO**, max 80% CLTV and max 43% DTI, **I/O not eligible**

ALT Doc: Asset Utilization eligible with max loan amount \$750K, minimum 660 FICO, max 80% CLTV and max 43% DTI, I/O not eligible

For the Single-Bureau credit report, qualifying credit score is from primary wage earner.

Piggybacks require the secondary credit score (Co-Borrower) to be >=680. Standalones follow matrix

Maximum CLTV for Piggybacks is based off first lien terms and conditions

Eligible property types: 1-4 Units, Warrantable Condos (established projects only), PUDS, Townhouses, Modular Homes, 1 Unit Second Homes only Non-Occupant Co-Borrowers

eligible on all transactions, when non-occupant borrower is part of the transaction, all

borrowers must have a decision FICO of >=680, CLTV <=75%

TX: Refer to separate Texas matrix

Property value must be above \$200,000