DG PINNACLE HOME LOANS NMLS # 1433994 | TPO

DG Second Gold Standalone Series I

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Effective Date: 05/05/26

Eligibility Matrix (Max CLTV)

Loan Amount	FICO	Primary Residence	Second Home	Investment
≤ $500,000	700	90%	85%	80%
	680	85%	80%	80%
	660	80%	70%	70%
≤ $750,000	720	80%	75%	70%
	700	80%	70%	65%
	680	75%	65%	60%
≤ $1,000,000	720	65%	N/A	NA
	700	60%	N/A	NA

Program Parameters

Limits	
Minimum Loan Amount	$50.000
Maximum Loan Amount	$1.000.000
Maximum Cash Out	$1.000.000
Maximum DTI	50%
Mortgage History	0x30x12
BK / FC / SS / DIL Seasoning	48 Months

Products

10Y Fixed 15Y Fixed 20Y Fixed 20Y Fixed-IO 25Y Fixed 30Y Fixed 30Y Fixed-IO

Other	
Transaction Type	Standalone Second only
Occupancy	Primary, Second Homes & Investment Properties
Income	Full Documentation: 1 (or) 2 Yrs W-2s or Tax Returns Bank Statement: 12 Months Personal (or) Business Bank Statements P&L Only Allowed w/ 5% CLTV Reduction; Max 80% CLTV; Max Loan Size $750,000 for Primary / 2nd Homes; Max Loan Size $500,000 for Investor
Property Types	Eligible: SFR, PUD, Townhome, 2-4 Units, Warrantable Condos, Non-Warrantable Condos | Non-Warrantable Condos: Eligible w/ 75% CLTV Max | Rural: Eligible - see below for overlays Ineligible: Condotels, Row Homes, Commercial/Agricultural, Leasehold Properties, Land Trusts, Age-Restricted Communities, Hobby Farms, Modular, Land Contract & Log Homes
Rural Property Overlays	Max CLTV 70% w/ 720+ FICO; Max CLTV 60% w/ 700+ FICO | Primary only | 500k Loan Amount Max | Max 10 acres | Full Appraisal required SFR/PUDs only; No Agricultural features (eg Barns, Stables, Farmland, Livestock, Workshops)
Loan Amount > $750,000	Primary occupancy only; SFR or PUD only; Max 43% DTI; Full Doc or Bank Statements only; Fully Amortizing only
Assets / Reserves	No Minimum Reserves | No cash to close and/or reserves are required
Prior Mortgage / Ownership Seasoning Requirements	No Ownership seasoning is required for Primary Residence. If less < 6 months seasoning, 10% CLTV reduction. Ownership seasoning of 6 months is required for Second Home & Investment. The appraised value may be used to determine loan-to-value as established by the required appraisal product. Purchase date to note date is used to calculate the 6 months. On Primary Residence, if less < 6 months seasoning - 10% CLTV reduction from matrix applies Min 6 months must have elapsed since the most recent mortgage transaction on 2nd Homes & Investment (either the original purchase transaction or subsequent refinance)
Citizenship	US Citizens; Permanent Resident Aliens; Non-Permanent Resident Aliens (w/ a SSN); Foreign Nationals & ITIN are ineligible; Borrowers w/o a valid SSN are ineligible.
Title Policy	Loan Amounts ≤ $400,000 - Owner and Encumbrance Property Report | Loan Amounts > $400,000 - Full Title Policy
Interest Only	Max CLTV 70%; FICO 700+; Primary only; 1st Lien must be fully amortizing
Credit	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months with activity in the last 12 months or 1 tradeline reporting for 36+ months with activity in the last 12 months (36+ month tradeline must be a mortgage or installment account). Acceptable tradelines must show 0x60 in most recent 12 months from application date Limited Tradelines Allowed - Primary only; Max CLTV of 75% Qualifying FICO: Mid score of primary wage earner
Appraisal Requirements	For loan amounts ≤ $400,000, <u>one</u> of: ▪ AVM (see requirements below) + Property Condition Report (or) Full interior appraisal (Fannie Mae Form 1004, 1073 or 1025) (or) BPO For loan amounts > $400,000: ▪ Full interior appraisal (Fannie Mae Form 1004, 1073 or 1025); Other Requirements: ▪ Appraisal Waivers are not acceptable | ▪ High Priced Mortgage Loans (HPML) require full interior appraisal ▪ Rural designated properties require full interior appraisal
AVM Requirements	Acceptable Vendors: ClearCapital; Collateral Analytics; CoreLogic; HouseCanary; Homegenuis; Quantarium; Veros Confidence Rating / FSD by Vendor: ClearCapital (≥ 87% / ≤ 0.13) | Collateral Analytics (≥ 87% / ≤ 0.13) | CoreLogic (≥ 87% / ≤ 0.13) | Homegenius (≥ 87% / ≤ 0.13) | HouseCanary (≥ 87% / ≤ 0.13)
	▪ If the AVM does not provide the required FSD score or confidence rating, the AVM is considered ineligible and a Clear Capital Residential Evaluation is required
Listed Properties	Properties listed for sale in prior 6 months from application are ineligible
Escrows	Sufficient flood insurance coverage required - defined as lessor of first lien unpaid balance + 2nd lien UPB or 250,000 - documentation of sufficient coverage required
Declining Markets	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%
Compliance	Compliance with all applicable federal and state regulations
Other	The presence of solar panels / solar panel agreements are allowed with adherence to FNMA guidelines; properties where solar panels carry a lien against the subject are not eligible for financing Leasehold estates are not eligible

Hazard Coverage	100% replacement cost or updated coverage to cover both the 1st and 2nd lien required
State/Geographic Limitations	TN - max 180 term TX Cashout on Primary Residence Limited to 80% CLTV ; Philadelphia, PA-Max CLTV is reduced by 10% for all occupancies
Ineligible States	Delegated: Primary & Second Home - NY; All Occupancies: HI - lava zones 1 & 2 ; All Occupancies Baltimore City, MD: TX Second Home & Investment Non-Delegate Primary & Second Home - NY; All Occupancies HI - lava zones 1 & 2; All Occupancies Baltimore City, MD: TX Second Home & Investment

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