

 <b>TPO</b>	<b>DG Second Standalone Platinum Series I</b>					<b>Effective Date:</b> <b>05/05/26</b>
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Eligibility Matrix (Max CLTV)		Primary Residence			Second Homes & Investment		Program Parameters				
Loan Amount	FICO	Rate/Term	Cash Out	Rate/Term	Cash Out	Limits					
≤ \$500,000	740	90%	90%	75%	75%	Minimum Loan Amount \$50,000 Maximum Loan Amount \$500,000 Maximum Cash Out \$500,000 Maximum DTI 50%	<b>Products</b> 10Y Fixed Fixed    15Y    20Y Fixed    25Y Fixed    30Y Fixed				
	720	90%	90%	75%	75%						
	700	85%	85%	70%	70%						
	680	80%	80%	65%	65%						
Mortgage History		0x30x12									
BK / FC / SS / DIL Seasoning		84 Months									

Other	
<b>Transaction Type</b>	Standalone Second only
<b>Occupancy</b>	Primary, Second Homes & Investment Properties
<b>Income</b>	Full Documentation: 1 (or) 2 Yrs W-2s or Tax Returns
<b>Property Types</b>	Eligible: SFR, PUD, Townhome, 2-4 Units, Warrantable Condos Ineligible: Condotels, Row Homes, Commercial/Agricultural, Leasehold Properties, Land Trusts, Age-Restricted Communities, Hobby Farms, Non-Warrantable Condos, Modular, Land Contracts, Rural & Log Home
<b>Reserves</b>	No Minimum Reserves
<b>Prior Mortgage / Ownership Seasoning Requirements</b>	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)
<b>Citizenship</b>	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.
<b>Title Policy</b>	Loan Amounts ≤ \$400,000 - Owner and Encumbrance Property Report Loan Amounts > \$400,000 - Full Title Policy
<b>Interest Only</b>	Not Allowed
<b>Credit</b>	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 Qualifying FICO: Mid score of primary wage earner
<b>Assets</b>	No cash to close and/or reserves are required
<b>Appraisal Requirements</b>	For loan amounts ≤ \$400,000, one of: <ul style="list-style-type: none"> <li>AVM (see requirements below) + Property Condition Report (or) Full interior appraisal (Fannie Mae Form 1004, 1073 or 1025) (or) BPO For loan amounts &gt; \$400,000:</li> <li>Full interior appraisal (Fannie Mae Form 1004, 1073 or 1025); Other Requirements:</li> <li>Appraisal Waivers are not acceptable</li> <li>High Priced Mortgage Loans (HPML) require full interior appraisal</li> </ul>
<b>AVM Requirements</b>	Acceptable Vendors: ClearCapital; Collateral Analytics; CoreLogic; HouseCanary; Homegenius; Quantarium; Veros Confidence Rating / FSD by Vendor: ClearCapital (≥ 87% / ≤ 0.13)   Collateral Analytics (≥ 87% / ≤ 0.133)   CoreLogic (≥ 87% / ≤ 0.13)   Homegenius (≥ 87% / ≤ 0.13)   HouseCanary (≥ 87% / ≤ 0.13) <ul style="list-style-type: none"> <li>If the AVM does not provide the required FSD score or confidence rating, the AVM is considered ineligible and a Clear Residential Evaluation is required</li> </ul>
<b>Listed Properties</b>	Properties listed for sale in prior 6 months from application are ineligible
<b>Escrows</b>	Sufficient flood insurance coverage required - defined as lessor of first lien unpaid balance + 2nd lien UPB or 250,000 - documentation of sufficient coverage required
<b>Declining Markets</b>	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%

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