



TPO

# DG Second Gold Standalone Series I

Effective Date: 06/02/26

[info@dgpinnacle.com](mailto:info@dgpinnacle.com) | 305-851-5225

Eligibility Matrix (Max CLTV)					Program Parameters	
Loan Amount	FICO	Primary Residence	Second Home	Investment	Limits	
≤ \$500,000	700	90%	85%	80%	Minimum Loan Amount	\$50,000
	680	85%	80%	80%	Maximum Loan Amount	\$1,000,000
	660	80%	70%	70%	Maximum Cash Out	\$1,000,000
≤ \$750,000	720	80%	75%	70%	Maximum DTI	50%
	700	80%	70%	65%	Mortgage History	0x30x12
	680	75%	65%	60%	BK / FC / SS / DIL Seasoning	48 Months
≤ \$1,000,000	720	65%	N/A	NA	Products	
	700	60%	N/A	NA	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, one 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; Homegenius; Quantarium; Veros Confidence Rating / FSD by Vendor; ClearCapital (≥ 87% / ≤ 0.13)   Collateral Analytics (≥ 90% / ≤ 0.10)   CoreLogic (≥ 90% / ≤ 0.10)   Homegenius (≥ 90% / ≤ 0.10)   HouseCanary (≥ 90% / ≤ 0.10) • 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

<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% for all occupancies
<b>Ineligible States</b>	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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