

DG Second Standalone Platinum Series I

Effective Date:
06/02/26

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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%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Minimum Loan Amount</td> <td style="width: 10%;"></td> <td style="width: 10%;">\$50,000</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td>Maximum Loan Amount</td> <td></td> <td>\$500,000</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Maximum Cash Out</td> <td></td> <td>\$500,000</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Maximum DTI</td> <td></td> <td>50%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>					Minimum Loan Amount		\$50,000								Maximum Loan Amount		\$500,000								Maximum Cash Out		\$500,000								Maximum DTI		50%							
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720	90%	90%	75%	75%																																														
700	85%	85%	70%	70%																																														
680	80%	80%	65%	65%																																														
Mortgage History		0x30x12					Products																																											
BK / FC / SS / DIL Seasoning		84 Months					10Y Fixed	15Y Fixed	20Y Fixed	25Y Fixed	30Y Fixed																																							

Other	
Transaction Type	Standalone Second only
Occupancy	Primary, Second Homes & Investment Properties
Income	Full Documentation: 1 (or) 2 Yrs W-2s or Tax Returns
Property Types	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
Reserves	No Minimum Reserves
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	Not Allowed
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 Qualifying FICO: Mid score of primary wage earner
Assets	No cash to close and/or reserves are required
Appraisal Requirements	For loan amounts ≤ \$400,000, one of: <ul style="list-style-type: none"> ▪ 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
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
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%.
Ineligible States	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-Primary & Delegated Baltimore City, MD; TX Second Home & Investment
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