

DG PINNACLE HOME LOANS NMLS # 1433994 TPO		DG Equity Advantage Heloc - Series I							Effective Date: 08/10/26		
Eligibility Matrix (Max CLTV)									Program Parameters		
Loan Amount	FICO	Primary Residence	Second Home	Investment DTI / DSCR	Primary Residence	Second Home	Investment DTI	Investment DSCR	Limits		
≤ \$500,000	740	80%	80%	75%	90%	85%	75%	70%	Minimum Loan Amount	\$50,000	
	720	80%	75%	70%	90%	85%	75%	70%	Maximum Loan Amount (1st Lien)	\$1,000,000	
	700	80%	75%	70%	90%	85%	70%	N/A	Maximum Loan Amount (2nd Lien)	\$1,000,000	
	680	75%	70%	N/A	85%	75%	N/A	N/A	Maximum DTI	50%	
	680	70%	65%	N/A	70%	60%	N/A	N/A	Maximum DTI / Loan Amt >500k	43%	
≤ \$750,000	720	75%	70%	65%	80%	75%	65%	N/A	Minimum DSCR (Investor DSCR)	1.1x	
	680	70%	65%	N/A	75%	N/A	N/A	N/A	Mortgage History	0-3 *12	
≤ \$1,000,000	720	75%	70%	65%	65%	N/A	N/A	N/A	BK / FC / SS / DIL Seasoning	48 Months	
	680	70%	65%	N/A	N/A	N/A	N/A	N/A	Condo / New Condo	MaxCLTV 80% / 75%	
Other											
Product Type	Variable Rate (Index + Margin) Home Equity Line of Credit Staridalone 1st & 2nd lien only, no concurrent										
Product Terms	2/3/5 Year IO Draw Options 20 / 30 Yr Total Loan Terms										
Index	WSJ Prime (as published on 1st Business Day of Month)										
Floor Rate / Life Cap	Floor = 4% Life Cap = 18% (or as otherwise required by state law)										
Initial Minimum Draw	Minlsum of 80% of the total line amount with minimum \$501< Initial draw at time of purchase										
Additional Draws	No additional draws during 90 day period post closing. Subsequent draws subject to \$5,000 minimum										
Qualifyng Payment	Fully amortized payment based on start rate +2% on total credit limit										
Qualifyng Payment (DSCR)	Fully amortized P(T)A payment based on start rate and total credit limit										
Occupancy	Primary, Second Homes & Investment Properties										
Income	Full Documentation: 1 (or) 2 Yrs W-2s or Tax Returns; Bank Statement: 12 or 24 Months Personal (or) Business Bank Statements P&I Only: Allow subject to lower or grid 80% LTV / CLTV; Min FICO 680+; Max Line Size of \$500,000 DSCR: Min DSCR 1.10x or greater; Debt Service for DSCR calculated using Qualifying Payment (as defined above) - Rental Income please see below Asset Utilization: Allowed with 10% LTV reduction when used as primary income source; Primary Residence Only; Debt Ratio Calculation; Income Calc=Net Qualified Assets/84 months; Borrower must have (a) 1.5 times loan balance or (b) \$500,000 in qualified assets										
Lease Gross Income (DSCR)	Lesser of Estimated Market Rent from Form 1007 or monthly rent from existing lease - higher lease rent allowed with (3) months receipt Leese in place required for all subject properties: 2+ Unit properties: Max 1 vacant unit allowed										
Property Types	Eligible: SFR, PUD, Townhome, 2-4 Units, Condo & Rural Condo Max 80% CLTV / Non-Warrantable Condo Max 75% CLTV Maximum acreage limited to 10acres. Acreage> 2acres limited to 80% CLTV Ineligible: Row Homes, Condotel, Commercial/Agricultural, Leaseholds, 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)										
Assets / Reserves	No cash to close and/or reserves are required; No Minimum Reserves										
Recent Mortgage / Ownership Seasoning Requirements	No Ownership seasoning is required for Primary Residence. If less < 6 months seasoning, Max CLTV reduced by 10%. Ownership seasoning of 6 months 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 since recent mortgage transaction, Max CLTV is reduced by 10% 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	1st Lien: Full Title Policy 2nd Lien: Loan Amounts ≤ \$400,000- Owner and Encumbrance Property Report; Loan Amounts > \$400,000- Full Title Policy										
Credit	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for24+ 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 Oxo60 in most recent 12 months from application date Limited Tradelines Allowed - Primary only; Max CLTV of 75%										
1st Lien HELOC Overlays	1st Lien HELOCs are allowed. Full title policy is required if HELOC is in 1st lien position Max 80% LTV Max Loan Amount \$1,000,000										
Appraisal Requirements	One of the following valuation products is required (1st or 2nd Lien): • Loan Amount ≤ \$400,000-AVM (see requirements below) + Property Inspection Report (or) BPO (or) Full Interior appraisal (Fannie Mae Form 1004, 1073 or 1025) • Loan Amount > \$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; Quantarum; 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 oot provide the required FSD score or confidence rating, the AVM is conidered ineligible and a Clear Capital Residential Evaluation is required										
Listed Properties	Properties listed for sale in prior 6 months from application are ineligible										
Escrows	Flood Insurance is required to be escrowed if the first mortgage does not contain and subject is in a flood zone										
Declining Markets	If property is located in a declining market as indicated by the appraisal, Max CLTV 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										
LLC Vesting	LLC vesting allowed for investment only										
Hazard Coverage	100% replacement cost or updated coverage to cover both the 1st and 2nd lien required										
State Limitations	TX Cashout on Primary Residence limited to 80% CLTV; Philadelphia, PA max CLTV 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; Non-Delegated: Primary & Second Home- NY; All Occupancies: HI - Lava zones 1 & 2; All Occupancies: Baltimore City, MD; TN > 180 months										
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