

Matrix				Owner Occupied				2nd Home				Non Owner Occupied				
				Full Doc	Bank Stmtnt 1099	WVOE	P & L Only	Full Doc	Bank Stmtnt 1099	WVOE	P & L Only	Full Doc	Bank Stmtnt 1099	WVOE	P & L Only	DSCR
				12mo or 24mo	12mo or 24mo			12mo or 24mo	12mo or 24mo			12mo or 24mo	12mo or 24mo			Min 1.00 DSCR
				CLTV				CLTV				CLTV				
Loan Amount \$	Max DTI %	Credit Score		90	90	85	80	80	80	75	70	80	80	75	70	80
50,000 To 350,000	50	720		90	85	80	75	80	75	70	65	80	75	70	65	75
		700		85	80	75	70	75	70	65	60	75	70	65	60	
		680		70												
		660		90	85	80	75	80	75	70	65	80	75	70	65	75
350,001 To 500,000	50	720		85	80	75	70	80	70	65	60	80	70	65	60	70
		700		80	75	70	65	70	65	60	55	80	65	60	55	65
		680		75	65	65	60	65	60	55	50	70	65	60	55	65
		660		80	75	70	65	75	70	65	60	65	60	55	50	
500,001 To 750,000	50	720		80	75	70	65	70	65	60	55	75	70	65	60	
		700		75	65	65	60	65	55	55	50	70	65	60	55	65
		680		70	60	60	55	60	50	50	45	65	55	55	50	55
		660		75	75							60	50	50	45	
750,001 To 850,000	50	720		70	70											
		700														

Details		OO / 2nd	NOO	
Combined Lien Balance		x	x	Max Combined Lien Bal Max CLTV
				2,000,000 90
				3,000,000 85
				3,500,000 80
				4,000,000 75
				5,000,000 60
Assets		x	x	• None required on stand alone CES. Piggyback purchases require copy of assets for 1st lien.
Asset Depletion		x	x	Eligible on stand-alone CES to augment qualifying income on all doc types except DSCR. Not allowed as a separate income doc type
Appraisal Requirements		x	x	• HPML • Full Appraisal (1004, 1025, 1073) See Product Valuation Requirements Chart on page 2
Declining Markets		x	x	• Owner Occupied/Second Home - Max 75% CLTV; Non-Owner Occupied - Max 70% CLTV•
Recently Listed Properties		x	x	• Full Doc <= \$500K: Properties listed for sale in the last 120 days are not eligible Full Doc > \$500K/Other Doc Types (all loan amts): Properties listed for sale in last 6mos not eligible.
Borrowers - Eligible		x	x	• US Citizen
		x	x	• Non-Permanent Resident Alien (with US Credit); Not eligible for DSCR transactions
		x	x	• Permanent Resident Alien
Borrowers - Ineligible		x	x	• Non-occupant co-borrowers; Foreign Nationals
Compliance		x	x	• No Section 32 or state High Cost
		x	x	• Loans must comply with all applicable federal and state regulations
		x	x	• Fully documented Ability to Repay.
		x	x	• Higher-Priced Mortgage Loans (HPML) and Higher-Priced Covered Transactions (HPCT) are permitted subject to complying with all applicable regulatory requirements.
		x	x	• Loans that do not pass NY Subprime test are ineligible
Prepayment Penalty (NOO Business Purpose Only)			x	• Prepayment penalties eligible on non-owner occupied business purpose loans where allowed by state. Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal law•
			x	• Minimum 1yr prepayment penalty required on DSCR doc type where allowable by state
Credit	Stand-Alone	x	x	• 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months
	Piggy-Back	x	x	• Default to AUS Approval (if applicable), no minimum tradelines required.
	Limited Credit	x		• Does not meet tradeline requirements. Primary only ok with 0x30x12 mortgage reported on credit (No private party mortgages)
Credit Scores		x	x	• Qualifying score is the lowest of 2 scores or middle of 3 scores from the primary income earner. DSCR loans qualify using the lowest middle score of all borrowers.
		x	x	• Non-traditional credit ineligible.
Credit Event Seasoning		x	x	• 48 months - Foreclosure, short-sale, deed in lieu, bankruptcy. No multiple events in last 7 years.
Derogatory Credit		x	x	• Open charge-offs or collections < \$1000 per occurrence ok. No delinquent tradelines at closing. • Open Medical collections < \$1000 per occurrence ok.
Housing Lates		x	x	• 0x30x12 On all mortgages for all borrowers. Minimum 12 months housing history required.
Ineligible Senior Liens		x	x	• Loans in active forbearance or deferment are ineligible. Deferred balance from modifications > 12mos may remain open.
		x	x	• Negative amortization
		x	x	• Reverse mortgages
		x	x	• Balloon loans that the balloon payment comes due during the amortization period of the 2nd lien.
Interest Only Senior Lien		x	x	• Interest-Only senior liens acceptable when qualified at max 50% DTI
		x	x	• Qualify 1st lien I/O on Fully Amortized payment on remaining term after I/O period.

Lien Position	x	x	• 2nd Position Only
States	x		• Texas Section 50(a)(6) Equity Cash-Out & Texas Section 50(a)(4) eligible with DG Pinnacle prior approval of Correspondent Seller.
Senior Lien Payment Calc (ARM)	x	x	• 1st lien ARMS with < 3 years fixed period remaining qualified on fully indexed payment.
Property Type	x	x	• SFR, max 10 acres • PUD • Warrantable Condo - Full Doc <= \$500K: Max 90% OO; 80% NOO Full Doc > \$500K/Other Doc Types (all loan amts): max 75%
	x	x	• 2-4 Unit - Full Doc <= \$500K: Max 85% for O/O, 80% for NOO Full Doc > \$500K/Other Doc Types (all loan amts): max 75%
Rural Property	x		• Rural Primary to 80 CLTV, max 10 acres
Qualifying Payment	x	x	• Qualifying ratios based on Full Note Rate
Title Report	x	x	• Owner & Encumbrance (O&E) Report (stand-alone refinance loans up to \$350K max), ALTA, Jr ALTA, ALTA Lite, ALTA Short Form – Lenders Policy
Seasoning	x	x	• Full Doc <= \$500K: no min ownership seasoning required Full Doc > \$500K/Other Doc Types (all loan amts): > 6 mos ownership seasoning no restrictions. ≤ 6 mos ownership seasoning ineligible for refinance.
	x	x	• ≤ 6 months seasoning since previous refinance on either 1st lien or 2nd lien max 80 CLTV
Piggyback w/ DG TPO Series 1st Mtg	x	x	CES loans closing concurrently with a DG Series 1st Mortgage must qualify to the guideline requirements of both products
DG Pinnacle Loan Eligibility Guidelines	x	x	• Refer to DG Pinnacle Loan Eligibility Guidelines for details on topics not covered here.

Products			Product Code	Min Amt	Doc Type Option	Qual Rate	Amort Term	Balloon Term							Product Code	Min Amt	Doc Type Option	Qual Rate	Amort Term	Balloon Term				
Fixed Rate	Full Am	10yr	PT10F	50k	All	Note Rate	10yr	-							IT10F	50k	All	Note Rate	10yr	-				
		15yr	PT15F	50k			15yr	-							IT15F	50k			15yr	-				
		20yr	PT20F	50k			20yr	-							IT20F	50k			20yr	-				
		30yr	PT30F	50k			30yr	-							IT30F	50k			30yr	-				
	Balloon	30/15	PT30B	200k			30yr	15yr							IT30B	200k			30yr	15yr				
		40/15	PT40B	200k			40yr	15yr							IT40B	200k			40yr	15yr				

DG Pinnacle Funding, LLC. The information in this document is intended for use by licensed mortgage bankers and mortgage loans officers, and may not to be viewed, used, or relied upon by consumers. The information disclosed in this document is subject to change without notice. Not available in all states.



TPO

DG Equity Solutions | Closed End Seconds Series IV

8/11/2026

Documentation Options			Additional Program Requirements
Full Doc 2YrCES & HELOC	1	Standard FNMA Documentation	NonQM and Agency Eligible • Salaried: 2 years W2 and YTD paystub reflecting minimum 30 days earnings. • Self-Employed: 2 years tax returns, all schedules. YTD P&L or 3 months business bank statements to support continuance of tax return income.
Full Doc 1Yr CES & HELOC	2	W-2 (12mo) Tax Returns (12mo)	NonQM and Agency Eligible • Salaried: 1 year most recent W2 and YTD paystub reflecting minimum 30 days earnings. • Self-Employed: 1 year tax returns, all schedules. YTD P&L or 3 months business bank statements to support continuance of tax return income.
Bank Statement	3	Bank Statement(24mo, 12mo)	Personal & Business-Combined or Business (12mo or 24mo): • At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) • Asset Depletion allowed with Bank Statement documentation on Closed End Seconds only. • Standard expense factors apply: 50% expense factor • If business operates < standard expense factor, P&L or expense letter from CPA, CTEC (California Tax Education Council), or EA (Enrolled Agent) required • Expense factor per the CPA/CTEC/EA letter must be reasonable. Personal & Business Separated (12mo or 24mo): • At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) • Asset Depletion allowed with Bank statement documentation on Closed End Seconds only. • Personal used to qualify, 2 months business to show business cash flows in order to utilize 100% of business related deposits in personal account (no expense factor)
P & L OnlyCES Only	7	P & L (12 mo) [CPA, CTEC, EA]	• Self-employed (2yrs - 25% or greater ownership) P&L prepared by CPA, CTEC or EA - see guidelines for additional requirements • Qualifying income based on the net income reflected on P&L statement (multiplied by borrower's ownership percentage) / 12 months
1099CES Only	14	1099 (12mo)	• 1099 plus either: Current check/check stub or bank statement showing deposits from each 1099 payor (10% expense factor applied). • Qualifying income = 1099 gross - 10% expense factor. Current check stub or bank statement deposits must support amounts consistent with 1099 levels
WVOECES Only	15	FNMA Form 1005	• WVOE FNMA Form 1005 completed by HR, Payroll, Company Officer plus 2 mos personal bank statements supporting wages, or WVOE from online data supplier (Work Number, etc.) • Borrowers employed by a family owned or managed business are ineligible for WVOE documentation program
DSCRCES Only	9	Debt Service Coverage	• Stand-alone cash-out transactions only; - Minimum 1.00 DSCR Ratio; - Qualifying DSCR ratio based on Note Rate (PITIA); - Non Perm Resident Aliens not allowed • Short-Term Rental income accepted with 3rd party documentation of 12 months rents • Long-Term Rental Income qualifies using the lower of the lease agreement or the 1007 (if available). Lease agreement required for all LTR transactions • Minimum 1yr prepayment penalty required where allowable by state. Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal law

Property Valuation Requirements				
Details	OO/ 2nd	NOO		
HPML / QM Safe Harbor or QM Rebuttable Presumption (Full Doc Only)	x		• Loans amounts up to \$400,000	• AVM with a 90% Confidence Factor AND Property Condition Inspection from one of the following: Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros - In cases where the AVM Confidence Factor is < 90%, a Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required) • 2-4 Unit - Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
			• Loan amounts > \$400,000	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)

Non-HPML (QM or Non-QM)	x	x	• Loans amounts up to \$400,000	• AVM with a 90% Confidence Factor AND Property Condition Inspection from one of the following: Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros - In cases where the AVM Confidence Factor is < 90%, a Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required) • 2-4 Unit - Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
			• Loan amounts > \$400,000	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
HPML / Non-QM	x		• All loan amounts	Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
Declining Markets	x	x	• Owner Occupied/Second Home - Max 75% CLTV; Non-Owner Occupied - Max 70% CLTV	
DG Pinnacle Funding, LLC. The information in this document is intended for use by licensed mortgage bankers and mortgage loans officers, and may not to be viewed, used, or relied upon by consumers. The information disclosed in this document is subject to change without notice. Not available in all states.				