

Essential Information



Your STG Mortgage Account

Broker ID

Compensation Amount

Email Broker Support

Broker Desk:

brokersupport@stgmortgage.com

Loan Set-Up Dept./ Disclosures Dept.:

submissions@stgmortgage.com

Closing Department:

closingdept@stgmortgage.com

Agency	Lender/Sponsor ID
FHA	01043-0000-2
VA	9040050000
Mercury AMC	5963872

Our Loss Payee

STG Mortgage Inc. ISAOA/ATIMA
2401 East Katella Avenue, Suite 550
Anaheim, CA 92806

Lock Period	Credit Package Delivery Requirements
30 Days	Credit package must be submitted within 7 calendar days of the earlier of the application or lock date.
45 or 60 Days	Credit package must be submitted within 15 calendar days of the earlier of the application or lock date.
90 Day Lock	Credit package must be submitted within 25 calendar days of the earlier of the application or lock date.

Helpful Tips

- All forms and docs needed can be found in Broker Resources- [Click Here.](#)
- POA must be specific to transaction and submitted along with letter from borrower, for UW approval.
- Trust/Trust Cert must be submitted to underwriting@stgmortgage.com for approval.

Title Requirement Highlights

- Transaction Specific Closing Protection Letter
- Wiring Instructions on Agent's Letterhead
- Title Commitment within 60 days of funding
- 24 month chain of Title
- Copy of plat map/plat survey
- Alta 8.1 & Alta 9 required on all loans

Insurance Requirement Highlights

- Policy Dates Required - Effective & Expiration
- Minimum 60 days coverage remaining on Refi's
- Purchases require 1 year coverage; must be effective on closing date.
- Max deductible lesser of 5% of face amount of policy (Some programs vary. Check with your AE)
- Policy & Replacement Cost Endorsement must support lesser of the following: Document 100% of replacement cost of insurable value of improvements. Combined unpaid principal balance

STG MORTGAGE FEES

Fee Name	State	Conventional & Jumbo	Government (FHA/VA)	Streamlines (FHA/VA)	Non-QM STAR	HELOC
Tax Service	All States	\$70	\$0	\$0	\$70	\$0
Flood Cert	All States	\$8	\$8	\$8	\$8	\$0
Attorney Review Fee	TX	\$200	\$200	\$200	\$200	\$0
Underwriting Fee	CA, HI, NV, OR	\$1145	\$1125	\$595	\$1145	\$595
Admin Fee	WA	\$1145	\$1125	\$595	\$1145	\$595
Application Fee	NC, NJ	\$1145	\$1045	\$595	\$1145	\$595
Admin Fee	GA	\$1145	\$1045	\$595	\$1145	\$595
Loan Origination	IA	\$1145	\$1045	\$595	\$1145	\$595
Underwriting Fee	All Others	\$1145	\$1045	\$595	\$1145	\$595

