



Fast Track Form for System Access

Complete and submit this form to receive login credentials to **upload loans**.

Please Note: Completion of this application does not grant Broker Approval. Broker Approval must be completed in order for any loan to be cleared for closing. Broker will be permitted to submit new loans and request locks while completing STG Mortgage's broker approval diligence process.

| Company Information | | | |
|----------------------------|--|--|--|
| Entity/Individual Name: | | Email Address: | |
| Entity/Individual Address: | | Phone Number: | |
| Entity(HQ) NMLS #: | | Fax Number: | |
| Branch NMLS #: | | Tax Identification Number: (EIN or SNN) | |
| STG Mortgage AE: | | | |

| Broker Portal Login Requests (NMLS required for Loan Officers) | | | | | |
|--|-------|------------|--------|------|-----------------|
| Full Name | Email | Cell Phone | NMLS # | Role | Pipeline Access |
| | | | | | |
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| Select Your Relationship Channel (Requirements Listed Below) | | |
|---|---|--|
| Wholesale Lending + VA Product Suite: VA, FNMA/ FHLMC, FHA, Jumbo, Non-QM | Wholesale Lending / No VA (Product Suite: FNMA/FHLMC, FHA, Jumbo, Non-QM) | Business Purpose Lending (Product Suite: DSCR Only) |
| Wholesale Broker Compensation Agreement - Complete the form on the following page. VA Sponsorship Form - Complete and send to STG Mortgage. \$100 Check Payable to VA - Complete and send to STG Mortgage. | Wholesale Broker Compensation Agreement - Complete the form on the following page. | Enter the BPL Submission State: Include any required documentation (if any) for your selected state. Please see the DSCR State Licensing Requirements List on page 3. <input checked="" type="checkbox"/> Credit run by STG Mortgage Inc only for loans in states not requiring a broker license <input checked="" type="checkbox"/> Borrow Paid Comp Only |

| Authorized Company Administrator Signature | |
|--|--------|
| Print Name: | Title: |
| Signature: | Date: |

Wholesale Broker Compensation Agreement (Not applicable to BPL / DSCR)

This Wholesale Broker Compensation Agreement (Compensation Agreement) supplements and becomes part of the Wholesale Mortgage Broker Agreement executed previously by (hereinafter referred to as "Broker") and **STG Mortgage Inc** (hereinafter referred to as "STG Mortgage").

This Compensation Agreement shall be effective for submissions received by STG Mortgage with a **TRID application date** on or after the first business day after STG Mortgage receives and approves the agreement. If broker has an active forward lock in the pipeline, no compensation changes will be permitted until the broker submits the loan application to STG Mortgage. Forward locks are based on broker's current compensation agreement.

Federal broker compensation and anti-steering laws and regulations limit compensation earned by Broker. Broker can be paid by either the Lender or the Borrower, but not both. Lender will pay Broker at the Compensation Level described below. If Broker chooses to have compensation paid by the Borrower, the amount paid by Borrower to Broker may not exceed the Compensation Level indicated below.

Please complete the section below by writing your selected compensation as a total percentage, Broker may select from 0.750% to 2.750% (you can go out to a third digit)

Compensation Level: _____%

If the compensation level is 0.750% - 2.749%, Broker may elect to receive an additional flat fee, by choosing one of the options below.

Note: If no selection is chosen, it shall be deemed \$0.00.

\$150 \$250 \$500 \$650 \$750 No Fee

Broker may elect a Minimum and Maximum Compensation (not to exceed a max of \$30,000) on each Loan as follows: Min. Comp. Dollar Amount (deemed to be \$0 if no entry made): \$_____

Maximum Compensation Dollar Amount (deemed to be maximum permissible of \$30,000 if no entry made): \$_____

For all loans submitted by Broker and for which Broker selects compensation to be paid by STG Mortgage agrees to pay the compensation defined above on all mortgage loans that are approved, closed, and funded by STG Mortgage.

Broker and STG Mortgage agree that this Wholesale Broker Compensation Agreement will be in effect as long as the Wholesale Mortgage Broker Agreement is in effect. Broker may elect to execute a new Wholesale Broker Compensation Agreement if it has been at least 90 days from the effective date of the last Compensation Agreement. The new Compensation Agreement's effective date will be the first business day after STG Mortgage receives and approves the new agreement. The new compensation rate shall be effective for all closed transactions with a **TRID application date** on or after the effective date of the new Compensation Agreement.

Broker Signature: _____

STG Signature: _____

Broker Name: _____

STG Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

DSCR (Business Purpose Loan) State Licensing Guidelines

| State | Prepayment | Lender License | Type of License | Broker License Required | Type of License |
|----------------|--|--------------------|---|---|---|
| Alabama | Yes | | STG IS LICENSED | Yes If Borrower is Individual/No if Borrower is LLC/Corp | Mortgage Broker if borrower is a person |
| Alaska | No | No | N/A | Yes, if Borrower is an individual No if Borrower is LLC/Corp | Mortgage Broker N/A |
| Arizona | Yes | | STG IS LICENSED | Yes | Mortgage Broker/Commercial Broker |
| Arkansas | Yes | No | N/A | No | NO ADVANCE FEES |
| California | Yes | | STG IS LICENSED | Yes | Real Estate Broker |
| Colorado | Yes w/ Disclrs | | STG IS LICENSED | No | N/A |
| Connecticut | Yes | | STG IS LICENSED | No | N/A |
| DC | Yes | | STG IS LICENSED | No | N/A |
| Delaware | No | No | N/A | No | N/A |
| Florida | Yes | | STG IS LICENSED | Yes, if Borrower is an individual No if Borrower is LLC/Corp | Mortgage Broker N/A |
| Georgia | Yes | | STG IS LICENSED | Yes, if Borrower is an individual No if Borrower is LLC/Corp | Mortgage Broker N/A |
| Hawaii | Yes | No | N/A | No | N/A |
| Idaho | Yes | | STG IS LICENSED | Yes | Mortgage Broker |
| Illinois | Yes if Interest <8%, in Cook County if Loan >\$250,000 | | STG IS LICENSED | NO | NO ADVANCE FEES |
| Indiana | Yes | | STG IS LICENSED | No | N/A |
| Iowa | Yes | Yes for 1 -2 Units | Mortgage Banker License | Yes for 1 -2 Units | Mortgage Broker |
| Kansas | Yes | No | N/A | Yes, if Borrower is an individual No if Borrower is LLC/Corp | Mortgage Broker N/A |
| Kentucky | Yes | | STG IS LICENSED | No | N/A |
| Louisiana | Yes | No | N/A | No | NO ADVANCE FEES |
| Maine | Yes | No | N/A | No | N/A |
| Maryland | Yes if loan is >\$75K | | STG IS LICENSED | No | N/A |
| Massachusetts | Yes | | STG IS LICENSED | Yes | Mortgage Broker |
| Michigan | Yes 3 yrs only, PPP can't exceed >1% | | STG IS LICENSED | Yes | Mortgage Broker |
| Minnesota | No | | STG IS LICENSED | Yes | Mortgage Broker |
| Mississippi | Yes | No | N/A | No | N/A |
| Missouri | Yes | No | N/A | No | N/A |
| Montana | Yes | No | N/A | Yes | Mortgage Broker |
| Nebraska | Yes | Yes | Mortgage Banker License | Yes | Mortgage Banker |
| Nevada | Yes | | STG IS LICENSED | Yes | Mortgage Banker |
| New Hampshire | No | No | N/A | No | N/A |
| New Jersey | Yes if Borrower is LLC or Corp | | STG IS LICENSED | Yes | Real Estate Broker |
| New Mexico | No | No | N/A | No | N/A |
| New York | Yes | No | N/A | Yes | Real Estate Broker |
| North Carolina | Yes | | STG IS LICENSED | Yes | Mortgage Broker |
| North Dakota | Yes | Yes | Money Broker License | Yes | Money Broker License |
| Ohio | No | | STG IS LICENSED | No | N/A |
| Oklahoma | Yes | No | N/A | No | N/A |
| Oregon | Yes w/ Disclrs | | STG IS LICENSED | Yes | Mortgage Broker |
| Pennsylvania | Yes on 1 & 2 units & loan is >\$278,204 | | STG IS LICENSED | Yes | Mortgage Broker License |
| Rhode Island | Yes 1 year only can't exceed 2% of balance @ payoff | No | N/A | No | N/A |
| South Carolina | Yes | | STG IS LICENSED | No | N/A |
| South Dakota | Yes | No | N/A | Yes | Mortgage Lender |
| Tennessee | Yes | | STG IS LICENSED | No | N/A |
| Texas | Yes | | STG IS LICENSED | No | N/A |
| Utah | Yes | Yes | Residential First Mortgage Notification | Yes | Mortgage Broker |
| Vermont | Yes | Yes | Lender License | Yes | Mortgage Broker |
| Virginia | Yes | Yes | Mortgage Lender License | Yes | Mortgage Broker License |
| Washington | Yes | | STG IS LICENSED | No | N/A |
| West Virginia | Yes | No | N/A | No | N/A |
| Wisconsin | Yes w/ Disclrs | | STG IS LICENSED | No | N/A |
| Wyoming | Yes | No | N/A | No | N/A |