

Conventional Submission Checklist



Minimum Credit Package Requirements

- DU/LPA AUS Approve/Eligible findings
 - DO Findings must be finalized to STG Mortgage
- Credit report no more than 90 days from submission date
- Income:**
 - **Wage Earner**
 - Current paystubs or WVOE and W-2's (per AUS findings)
 - **Self-Employed (Or Schedule C/E Income)**
 - Complete tax returns with personal and business (per AUS findings)
- Assets as required per AUS (for Purchase transactions only)
- Cover Letter - Nuances/intricacies/complex or unique scenarios that should be communicated to the Underwriter
- Purchase Contract- Signed and dated with all addendums, count offers (if applicable)

STG Mortgage Submission Resources

Our Loss Payee

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

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

Agency

Lender/Sponsor ID

FHA	01043-0000-2
VA	9040050000

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

