

Government Submission Checklist



Purchase

- DU/LPA AUS Approve/Eligible findings
 - DO Findings must be finalized to STG Mortgage
- Credit report no more than 90 days from submission date
 - Credit report & authorization for Non-Borrowing Spouse (for community property states, if applicable)
- FHA/VA Case Number
- Income- Wage Earner:**
 - Current paystubs, 2 years W-2's
- Income- Self-Employed (Or Schedule C/E Income):**
 - Tax returns personal and business (for self-employed, Schedule C or Schedule E income filed)
- Asset Statements (per AUS)
- Signed and dated purchase contract along with all addendums, and counter offers
- VA Loans** - in addition to the credit package requirements above, please provide:
 - Current Certificate of Eligibility (COE)

Refinance

- FHA Streamline/Simple & VA IRRRLs**
- Mortgage Only credit report no more than 90 days from submission date
- Current mortgage statement OR copy of the current Note
- FHA Streamline/Simple** - in addition to the items above
 - FHA case number (with refinance authorization)
- VA IRRRLs** - in addition to the items above
 - VA IRRRL case number

Refinance - Full Doc

- DU/LPA AUS Approve/Eligible findings
 - **DO will not be accepted**, DU or LPA must be run.
- Credit report no more than 90 days from submission date
 - Credit report & authorization for Non-Borrowing Spouse (for community property states, if applicable)
- FHA/VA Case Number
- Income- Wage Earner:**
 - Current paystubs, 2 years W-2's
- Income- Self-Employed (Or Schedule C/E Income):**
 - Tax returns personal and business (for self-employed, Schedule C or Schedule E income filed)
- Asset Statements (per AUS)
- For VA**
 - Current Certificate of Eligibility (COE)
 - Copy of Existing Note (for loans less than 12 months old)



Government Submission Checklist



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

