CLEAREDGE LENDING

BROKER PORTAL GUIDE

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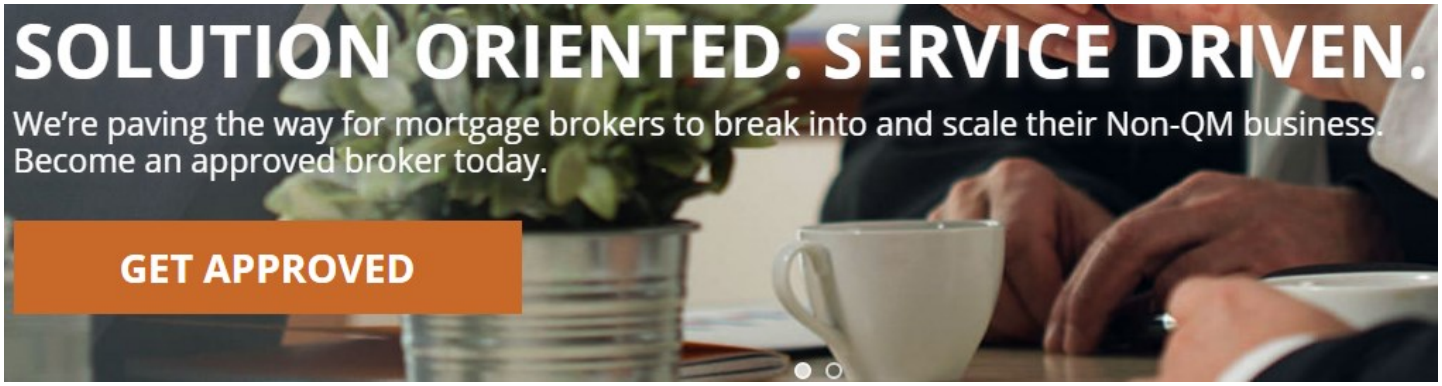
I. INTRODUCTION

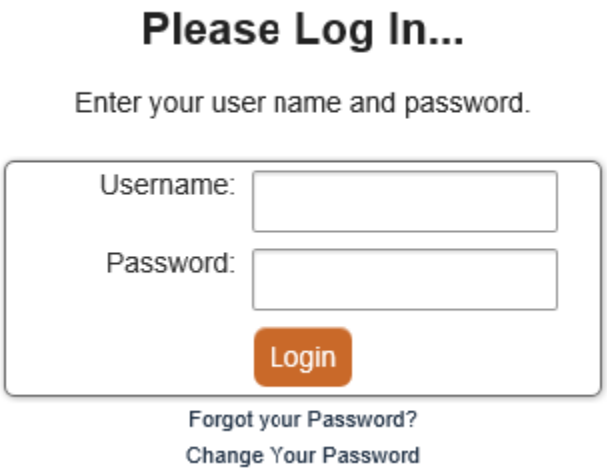
I-A Welcome to the Broker Portal

Welcome to ClearEdge Lending where our motto is our driving force; **Solution Oriented. Service Driven.** It is with this in mind, we are happy to introduce our ClearEdge Lending Broker Portal!



I-B Accessing the Portal

CLICK HERE to access the ClearEdge Broker Portal. This link is also be available at our company website www.clearedgelending.com.



I-C First Time Users

First time users will be emailed credentials. The credential email includes the URL for the Broker Portal and a link to access the current version of this Broker Portal Guide.

Hello Lance Originator,

This email contains your log on credentials to the ClearEdge Lending Broker Portal.

Your username is: lance
Your password is: &*%432
Company Name: Brokerage LLC
Branch Location: 123 Loans Way, Aliso Viejo

You may access your account by visiting: https://tpo.clearedgelending.com/tpocenter
Download our Broker Portal Guide by visiting: https://clearedgelending.com/wp-content/uploads/2020/02/Broker-Portal-Guide_v1.pdf

We recommend you change the password to something memorable upon login. This can be done in the My Account screen, once logged into the portal.

If you have any questions, please email systems@clearedgelending.com.

Thank you for your business,
ClearEdge Lending

Upon login, you will immediately be prompted to configure challenge questions. This step must be completed prior to gaining access to your pipeline view. Challenge questions provide an extra layer of security when authenticating users. Once you have completed this step, click Save and Continue.

Configure Challenge Questions

For security purposes you are asked to configure three challenge questions.
These questions will be used for additional authentication when you access this website from an unrecognized device.

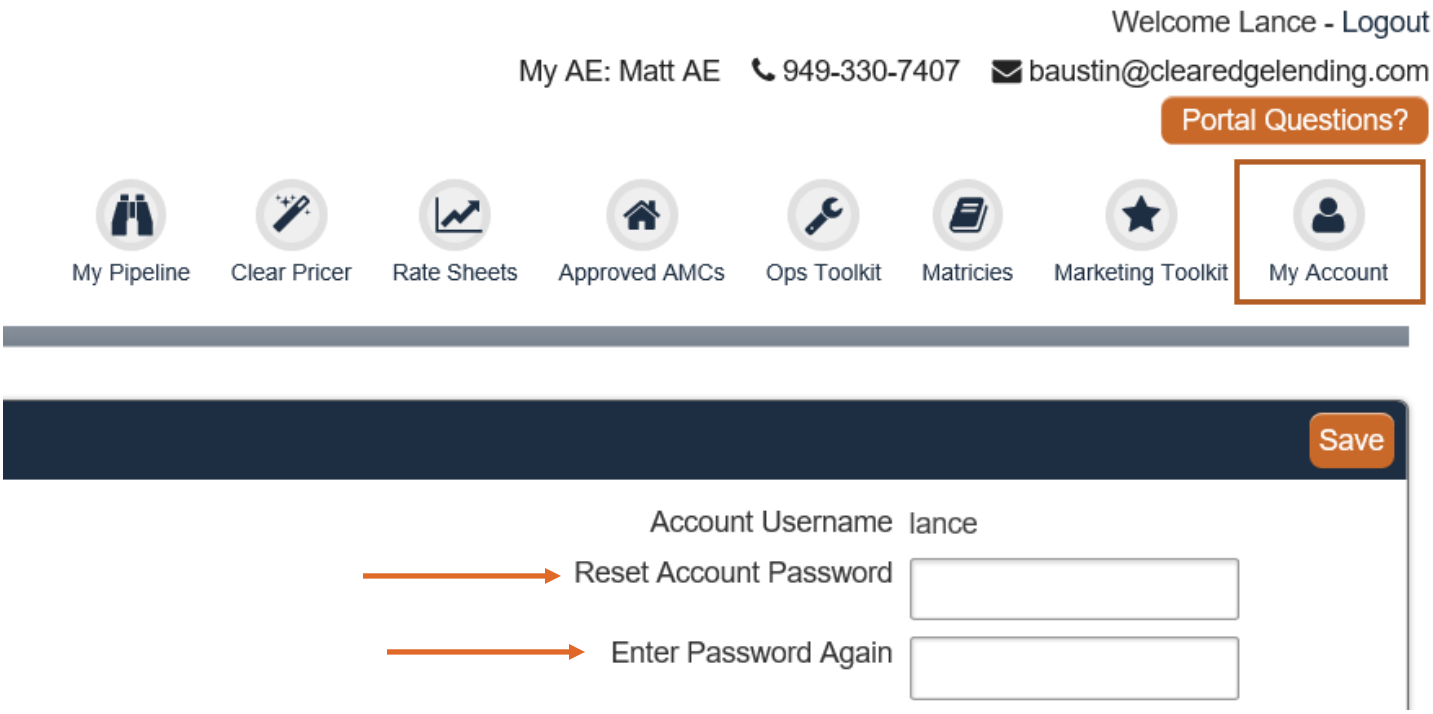
Please select three challenge questions and provide your answers in the space provided below.

Challenge Question #1	What was the first concert you attended?
Answer #1	Hootie and the Blowfish
Challenge Question #2	What is your favorite book?
Answer #2	Cat In The Hat
Challenge Question #3	What was the name of your first pet?
Answer #3	Bark Twain

Save

For security purposes, you have been provided a randomly generated password. We strongly recommend that you reset your password to something memorable by completing the following steps:

1. Go to **My Account**
2. Enter new password in **Reset Account Password**
3. Re-enter new password in **Enter Password Again**



Please note the following password requirements:

- At least 8 characters and NO spaces
- Include at least one of each:
  - Upper case letter [A-Z]
  - Lower case letter [a-z]
  - First character of the password must include a letter or number only (no special character)
  - Eligible special characters: @ $ % ; : . , ? = _ * ~ ^ + - # ! |

I-D New User and Branch Requests

Approved Broker Company Users

Brokers currently approved to do business with ClearEdge Lending may request a new LO, Processor or a New Branch location be added to their account.

Email requests: brokermanagement@clearedgelending.com

Required Information

Please provide the following information for each type of request:

Loan Offcer Credentials

First and Last Name
Email
Phone #
NMLS #
Branch Location

Note: Credentials also include Processing rights and will only provide access to view their own pipeline unless permission is given by the Broker of Record/Broker Administrator to give LO access to all branch loans.

Processor Credentials

First and Last Name
Email
Phone #
Branch Location

Note: Processors have access to all branch loans within a pipeline.

New Branch

Branch Location
Branch NMLS #
Branch Manager Name and Phone #
List of licensed States and corresponding DBA used in each State (if applicable)

Note: Only ClearEdge Account Executives, Broker of Records, Branch Managers or designated Broker Administrators may request new Branch locations be added to the system.

Deactivate a Branch or User

To deactivate a user **or** branch that is no longer part of the company:
Email requests: brokermanagement@clearedgelending.com

Service Level Agreement

Our commitment is to complete and respond to all request in 2 hours or less, during normal business hours. (8am-5pm, Pacific)

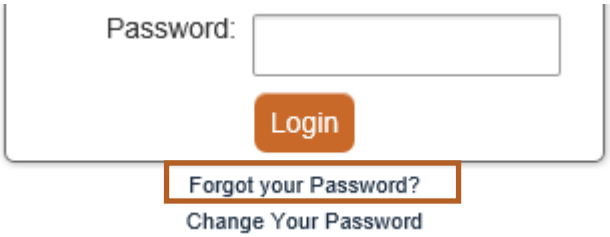
I-E Forgot Username or Password?

Forgot Your Broker Portal Username?

Please contact our team at the following email address: brokermanagement@clearedgelending.com with questions regarding your Broker Portal username.

Forgot Your Broker Portal Password?

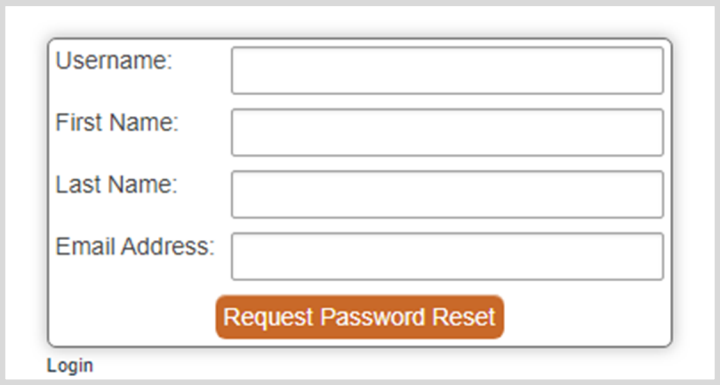
1. Click the **Forgot Your Password Link** located on the login page.



2. Complete as much of the information as possible: **Username**, **First Name**, **Last Name**, **Email Address** and then click **Request Password Reset**.

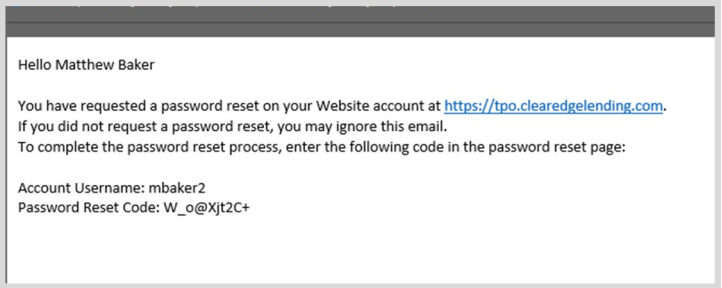
You will then be navigated to the Password Reset screen.

WARNING: Keep this screen open.



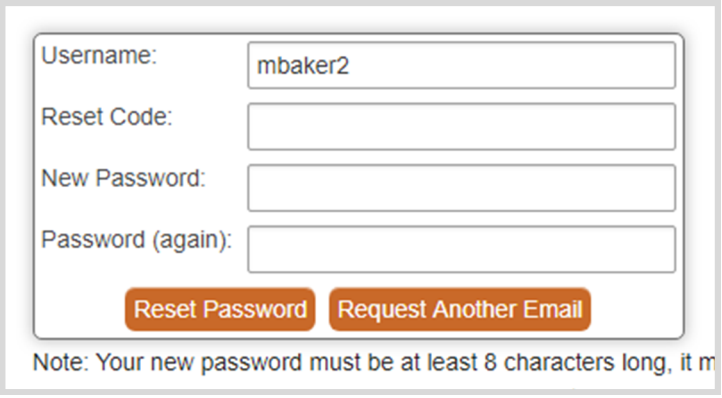
3. Once your account is located, an email will be sent to you with further instructions, which includes your **Username** and **Password Reset Code**.

NOTE: If you do not receive an email, email: brokermanagement@clearedgelending.com



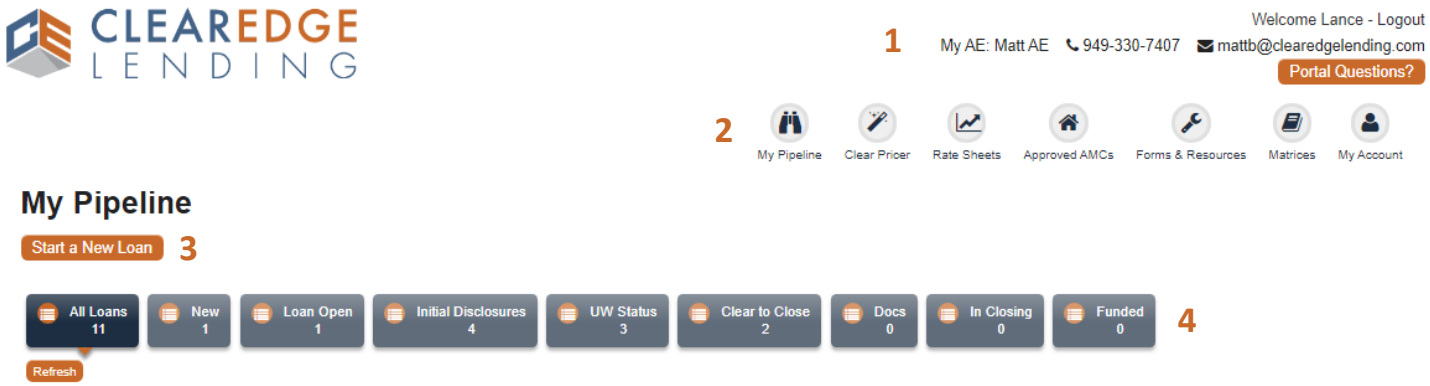
4. Navigate back to the reset screen. Enter your **Username** and **Password Reset Code** (in email).

Enter your **New Password** and **Password (again)**, and click **Reset Password**.



I-F My Pipeline

Once logged in, you will be directed to the **Home Page** of the Broker Portal, also referred to as **My Pipeline.** From this page, you may navigate to all the sections of the portal. See numbered descriptions below.



1 Logout Button, Account Executive Contact Information, Portal Questions (click to email us a question)

2 Portal Links (see below for more information)

3 Start A New Loan Button

4 Loan Status Categories and Refresh Pipeline (see below for more information)

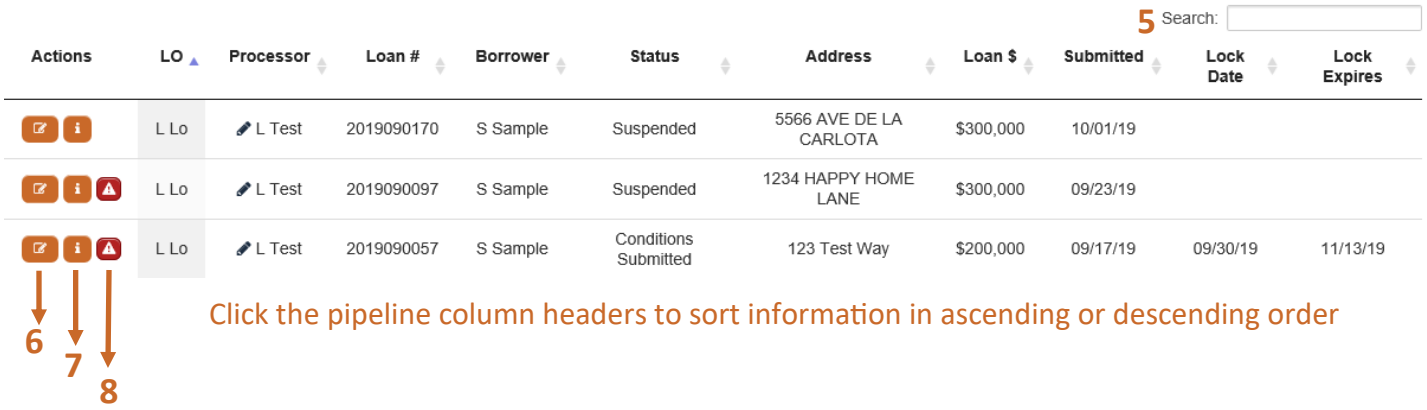
2: Portal Links

My Pipeline:	Home screen
Clear Pricer:	Price and save scenarios
Rate Sheets:	Current and archived rate sheets
Approved AMCs:	Request AMC portal credentials or review a Fee Schedule from one of our partners
Forms & Resources:	Forms, processes and guides critical to doing business with ClearEdge
Matrices:	Program matrix reference material
My Account:	Review user account information and reset password

4: Loan Status Categories

All Loans:	Master pipeline view
New:	Loans with a MISMO 3.4 XML file uploaded only, no loan #
Loan Open:	Loans that have not submitted to ClearEdge or loans in which submission is incomplete
Initial Disclosures:	Loans submitted with pending or issued disclosures, awaiting underwriting submission
UW Status:	Loans in Submitted to UW, Approved, Suspended or Conditions Submitted status
Clear to Close:	Loans in Clear to Close status
Docs:	Loans in Docs Ordered or Docs Out status
In Closing:	Loans in Docs Back or Funding Conditions status
Funded:	Loans in Funded status

The above are general loan status categories. The specific loan statuses will be discussed in greater detail, later in the guide.



5 Search for an individual loan using any parameter shown in pipeline view

6 Edit file

7 Loan Summary with borrower contact information, important dates and documents

8 Alerts (see below for more information)

Alerts

An alert is a message that requires your attention. Some alerts are informational, and will clear as soon as key data in the loan is updated. Other alerts will require you to perform an action. The following is a list of the alerts, you may encounter during the loan process.

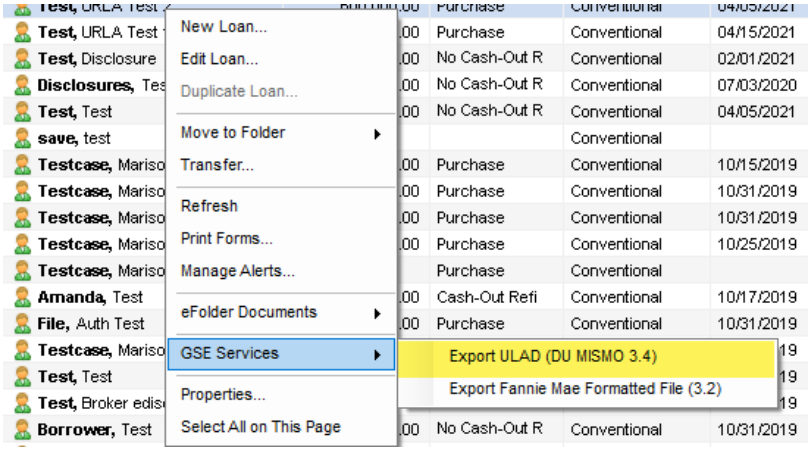
New Loan Created	Loan Status: Clear to Close
Loan Submission Pending	Loan Status: Docs Ordered
Impounds Required (HPML or Foreign National)	Loan Status: Docs Back
Initial Disclosures Pending	Lock Expires in 5 Days
Initial Disclosures Receipt Pending	Lock Expires in 4 Days
LE Receipt Pending	Lock Expires in 3 Days
Submitted to Underwriting	Lock Expires in 2 Days
Ready to Order CD	Lock Expires in 1 Day
Initial CD Receipt Pending	Lock Expires Today
Loan Status: Conditions Submitted	Lock Expired

Click the warning symbol to review alerts and recommended actions. Click again to close.

II. LOAN PROCESS

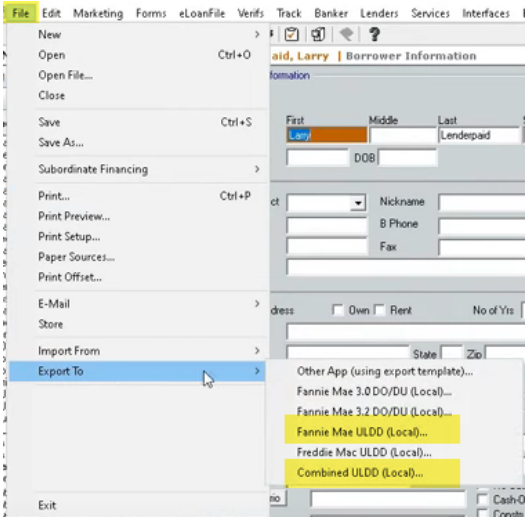
Export a MISMO 3.4 XML File: Encompass

Right click on loan in pipeline view, select **GSE Services,** and **Export ULAD (DU MISMO 3.4)**

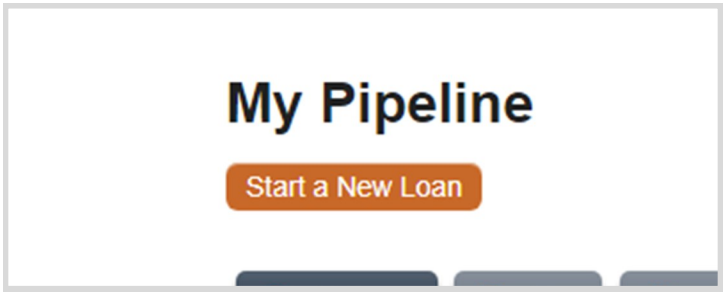


Export a MISMO 3.4 XML File: Point

From within the loan file, select **File**, **Export To,** and then select **Fannie Mae ULDD or Combined ULDD**

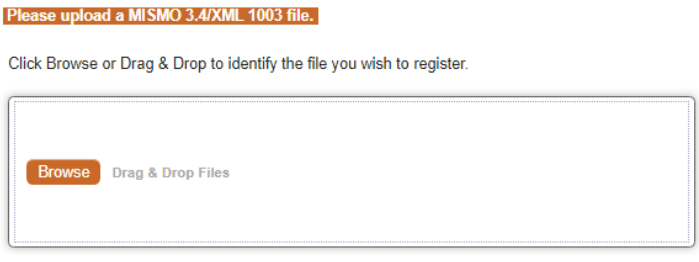


Once the above export of MISMO 3.4 XML data is complete, begin the Loan Creation process in the Broker Portal.



Step One

From the My Pipeline Screen, click **Start A New Loan**

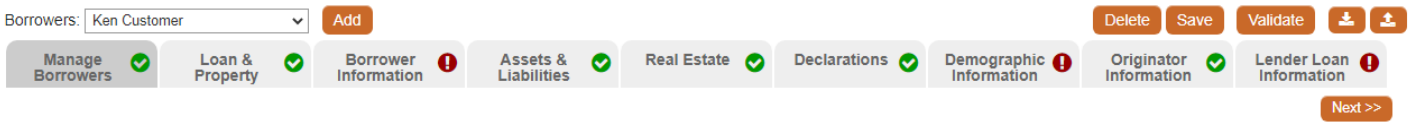


Step Two

Browse or **Drag & Drop** the **MISMO 3.4 XML File** into the box shown

The 1003 Editor

Once the MISMO 3.4 XML File is uploaded, you will be directed to the 1003 Editor. Review all pages of the loan application prior to submission. You may navigate between pages by clicking on the 1003 tabs.



Indicates all fields within a 1003 section have been validated. Review for accuracy.

Indicates that there are fields within a 1003 section that are missing or contain erroneous data.

Delete — Delete loan file in the event of an accidental MISMO 3.4 XML upload.

Save — Save progress made during the 1003 data review.

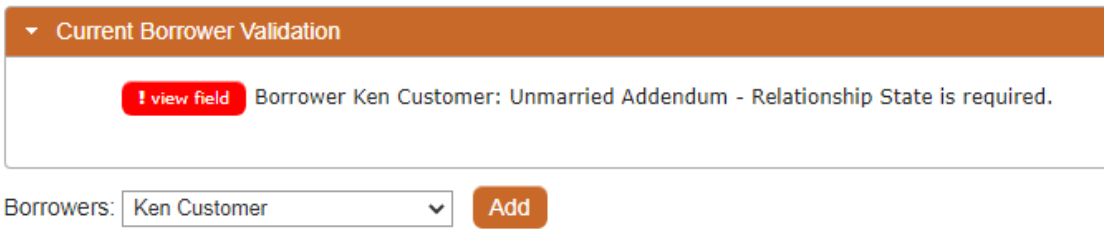
Validate — Click to remove outstanding validation errors once data is corrected.

Download MISMO 3.4 XML to refresh your LOS (Point, Encompass) data with portal data.

Upload a revised MISMO 3.4 XML into file from your Loan Origination System (LOS). (See below)

Feel free to complete the editing of the 1003 data in the comfort and convenience of your LOS (Point, Encompass, Byte, etc.). Once data is updated in your LOS, export a new MISMO 3.4 XML file. Use the upload button to refresh broker portal data with the revised LOS data.

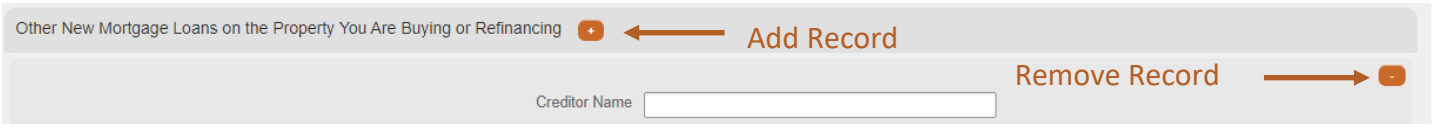
Click each ! view field in the Current Borrower Validation section to navigate directly to the erroneous or missing field data. Click Validate once data is updated, to clear validation errors.



Add or Delete Sections/Records

If there is a plus button next to a sectional header, it indicates an optional section that may be added to the 1003 or an additional record may be added to an existing section.

Click the plus button to add a section or record. Click the minus button to remove.

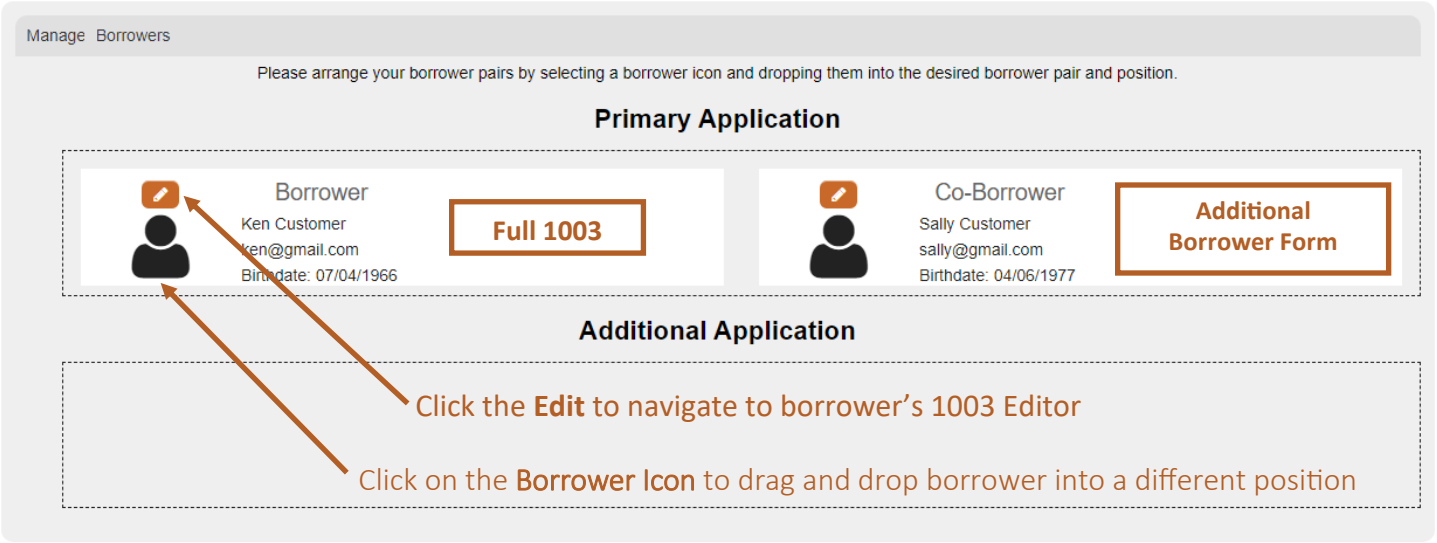


1003 Editor: Manage Borrowers

The **Manage Borrowers** screen controls the type of application generated for each borrower. The location of the borrower within the **Primary Application** and **Additional Application** sections controls whether a full 1003 or Additional Borrower (abbreviated 1003) is generated in the lender Closing Docs (Final 1003).

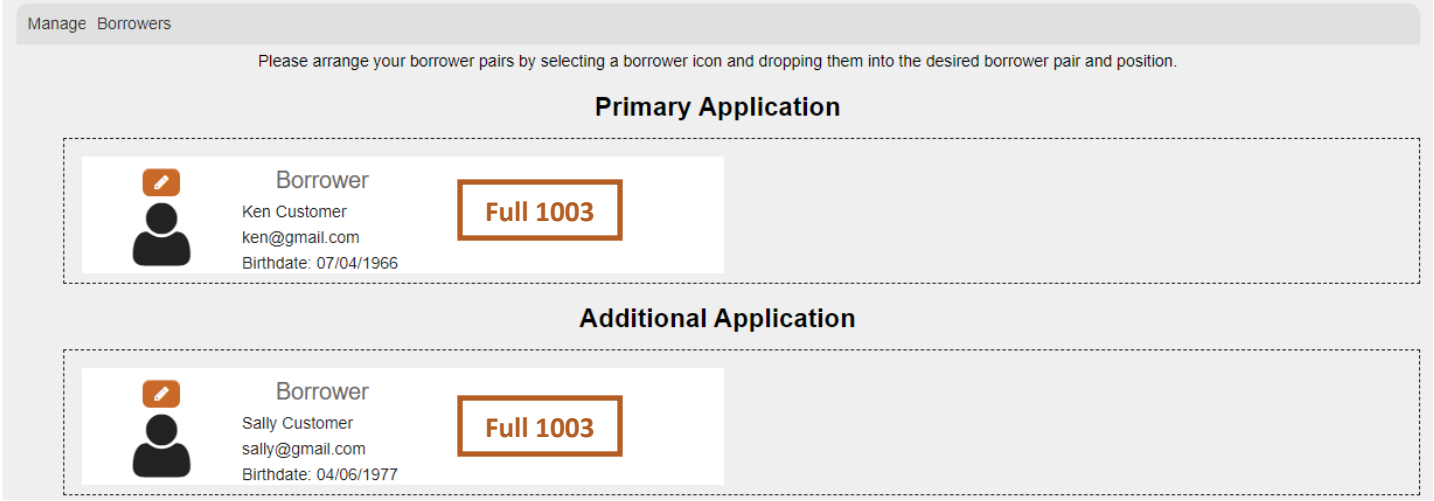
Application Structure - Example 1

Ken Customer has received a full 1003 form to review/complete.
Sally Customer has received an Additional Borrower (abbreviated 1003) form to review/complete.
Please verify that the structure in portal, matches the 1003 type taken at application by the Loan Officer.



Application Structure - Example 2

Ken Customer has received a full 1003 form to review/complete.
Sally Customer has received a full 1003 form to review/complete.
Please verify that the structure in portal, matches the 1003 type taken at application by the Loan Officer.

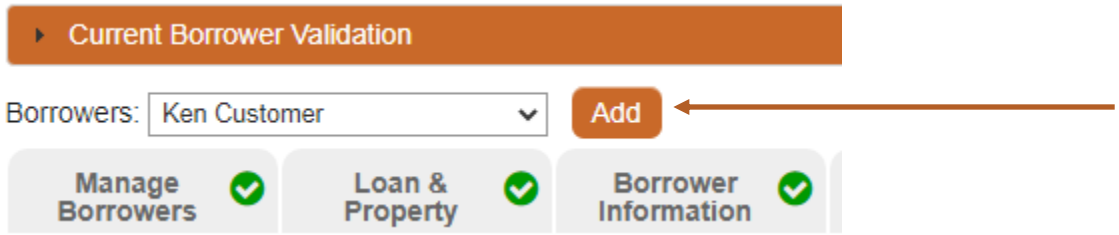


Be sure to **Save** updates made to **Manage Borrowers** screen before continuing.

Add Borrower

To manually add a borrower after an application is uploaded, click the **Add** button. If a borrower is manually added, the 1003 must be manually completed.

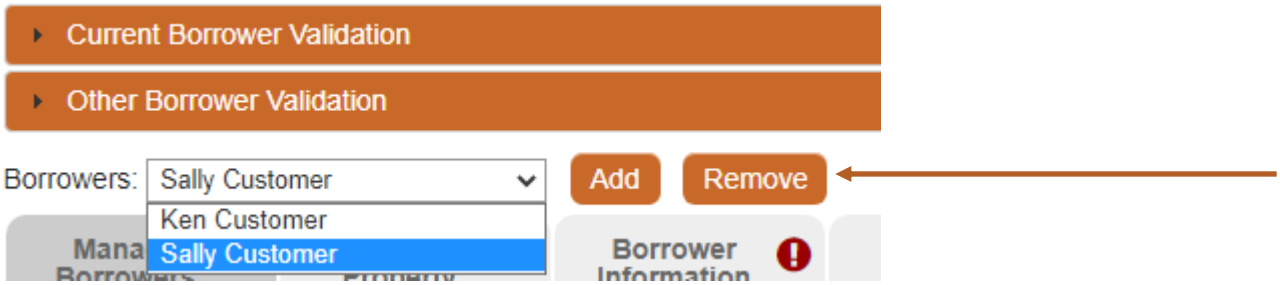
We recommend adding additional borrowers in your LOS and then exporting and reuploading a new MISMO 3.4 XML file. (See page 14)



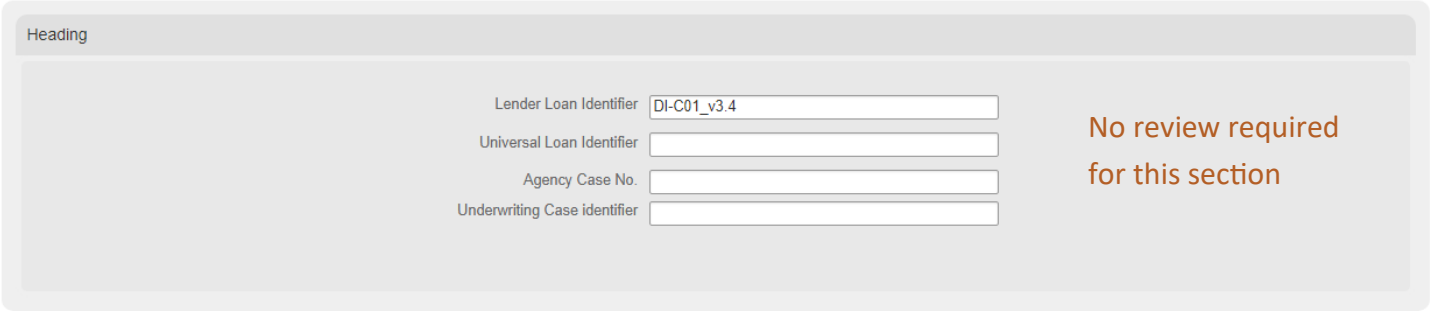
If a borrower is added after an application is uploaded, navigate to the **Manage Borrowers** tab and ensure each borrower is in the correct position. (See previous page)

Remove Borrower

To remove a borrower after an application is uploaded, select the borrower to be deleted from the menu and click the **Remove** button.

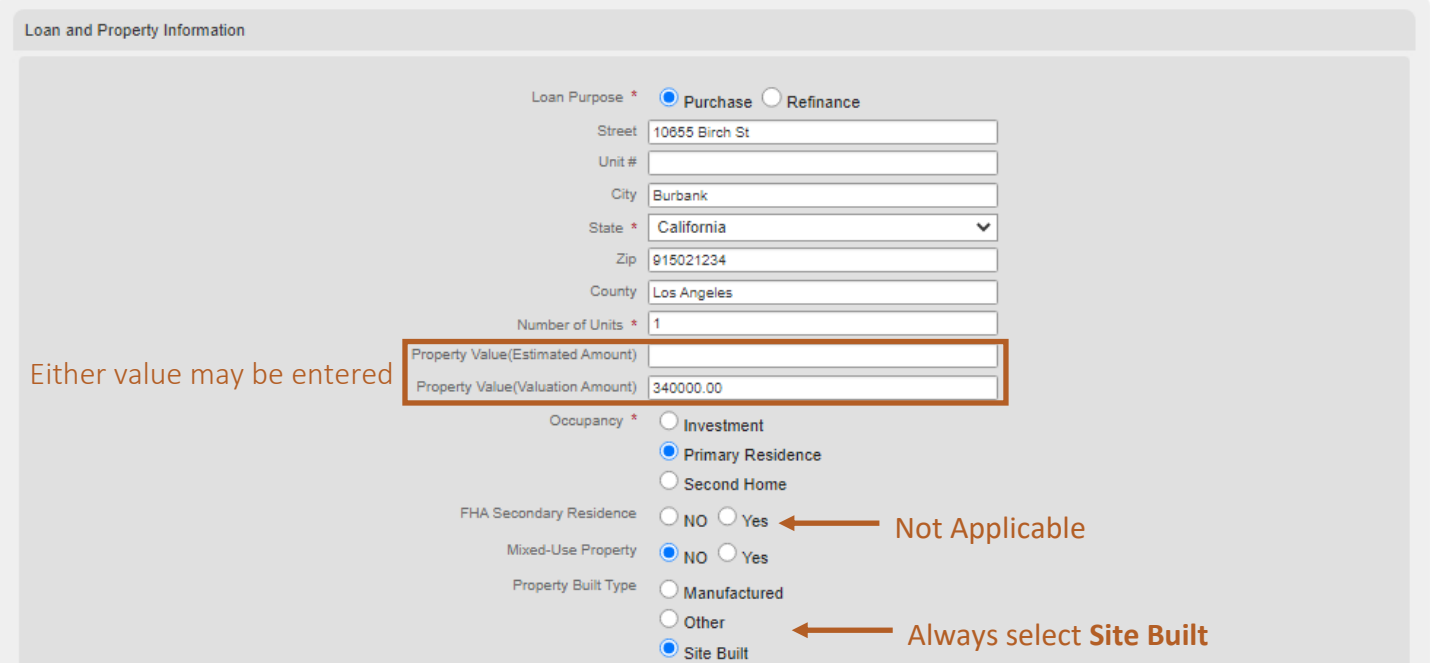


1003 Editor: Loan & Property



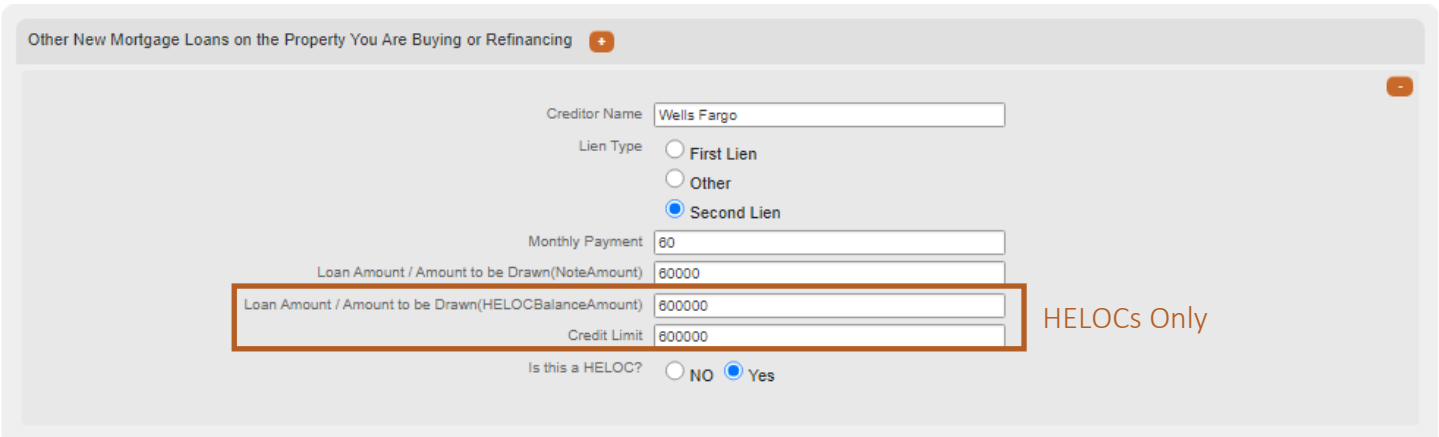
Loan & Property Information

This section correlates to 1003 Section 4a: Loan and Property Information.



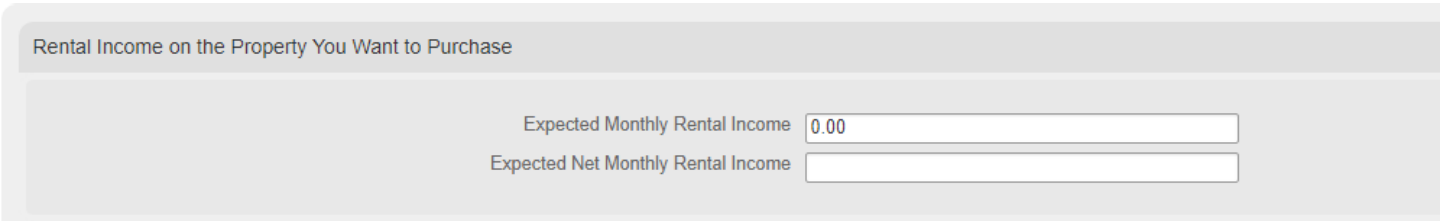
Other New Mortgage Loans

This section correlates to 1003 Section 4b: Other New Mortgage Loans.



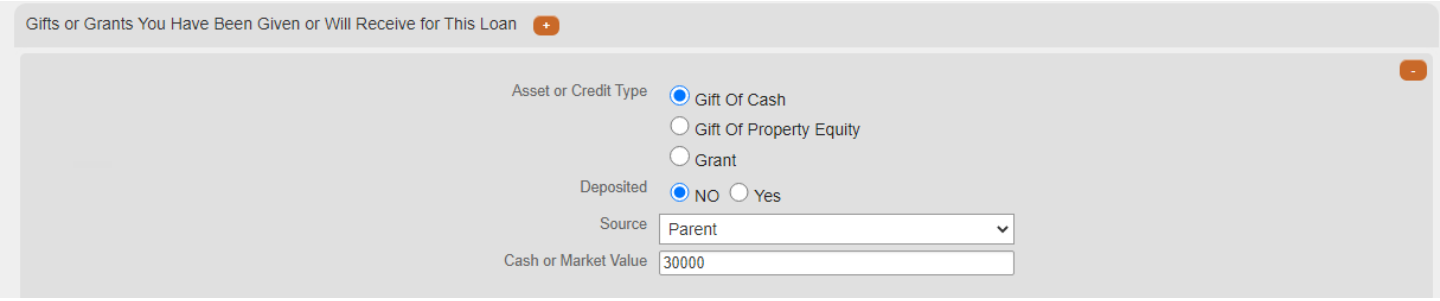
Rental Income

This section correlates to 1003 Section 4c: Rental Income on the Property you Want to Purchase. This section will only be visible for Investment Property Purchases.

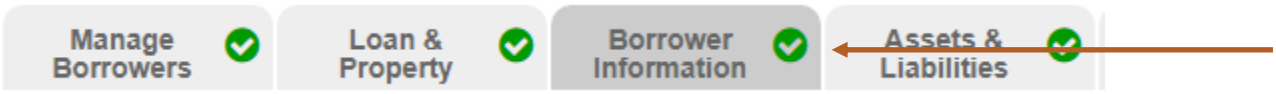


Gifts or Grants

This section correlates to 1003 Section 4d: Gifts or Grants You Have Been Given or Will Receive.

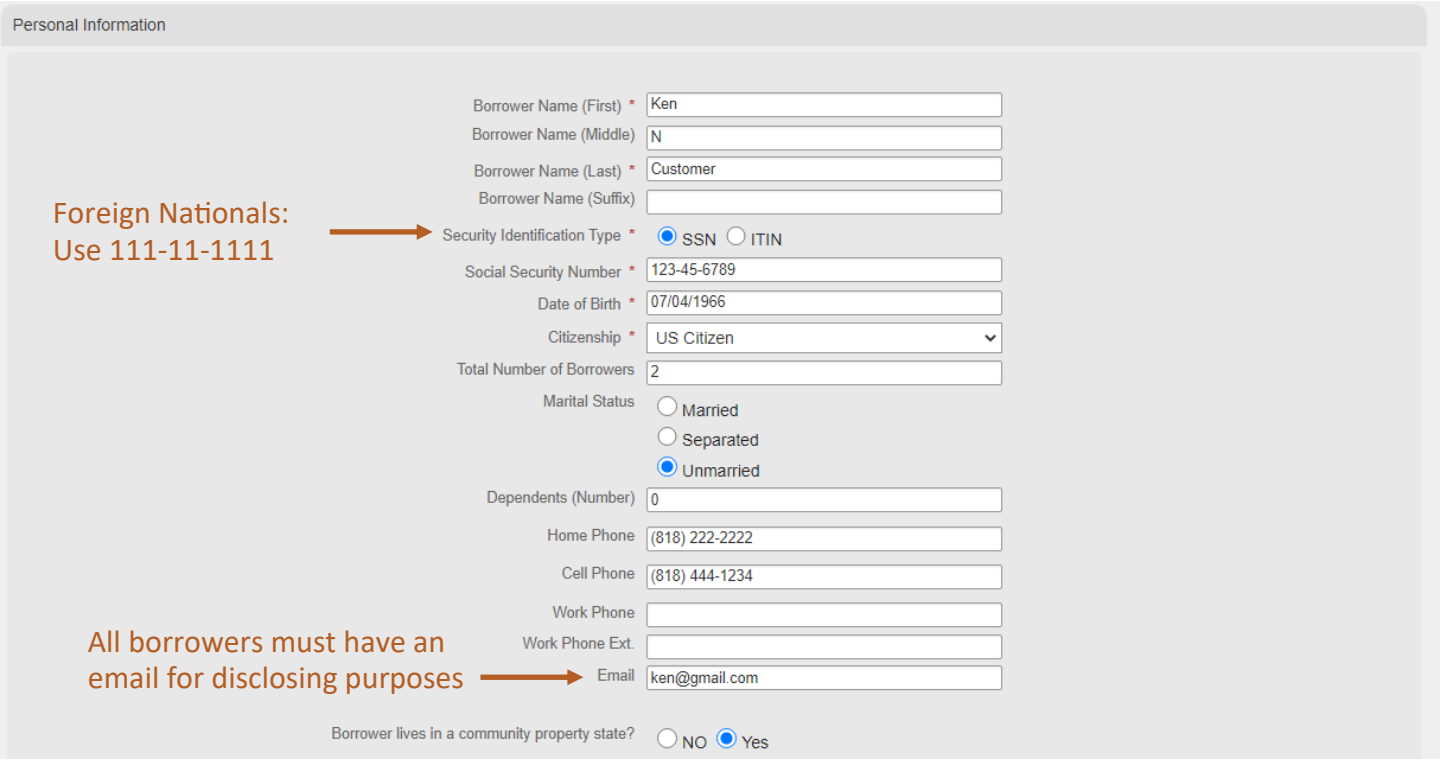


1003 Editor: Borrower Information



Personal Information

This section correlates to 1003 Section 1a: Personal Information.

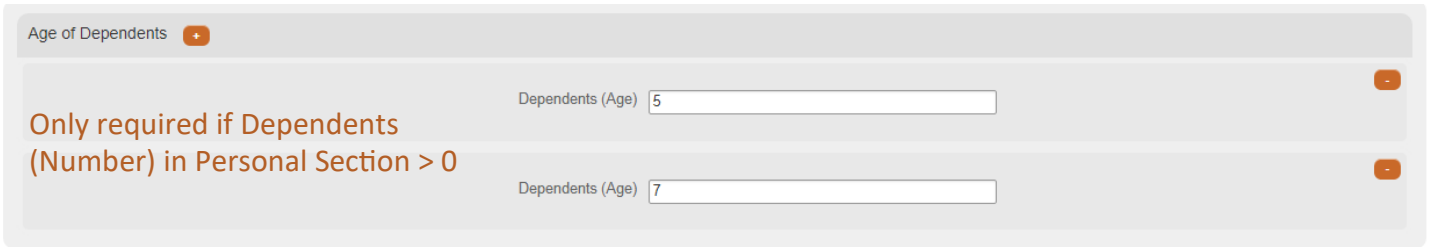


Unmarried Addendum

This section correlates to the 1003 Unmarried Addendum.
If the answer to question is **Yes,** then the **Relationship Type** and **State** fields must be completed.

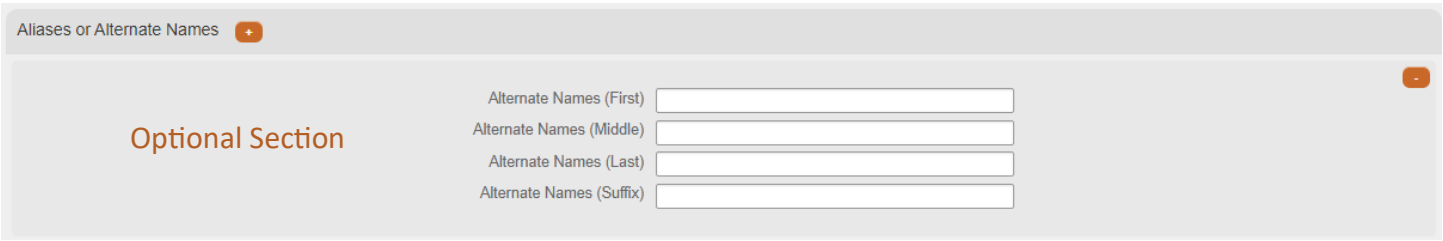
Age of Dependents

This section correlates to 1003 Section 1a: Personal Information.



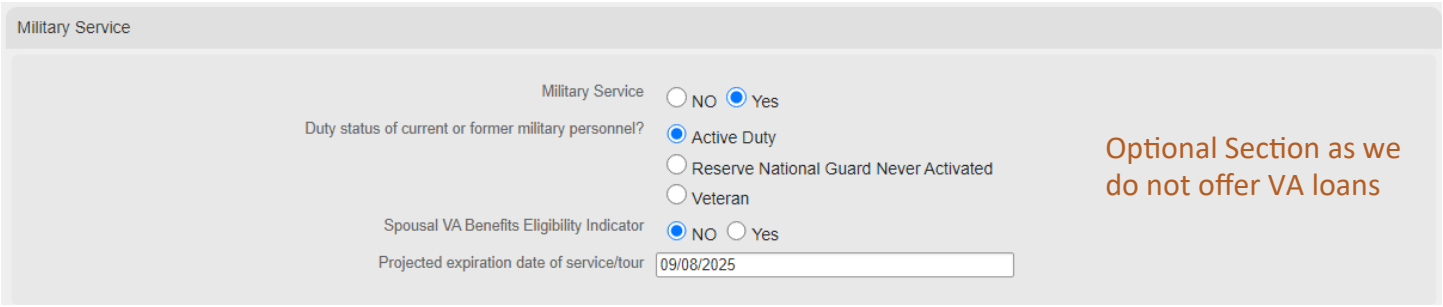
Aliases or Alternate Names

This section correlates to 1003 Section 1a: Personal Information.



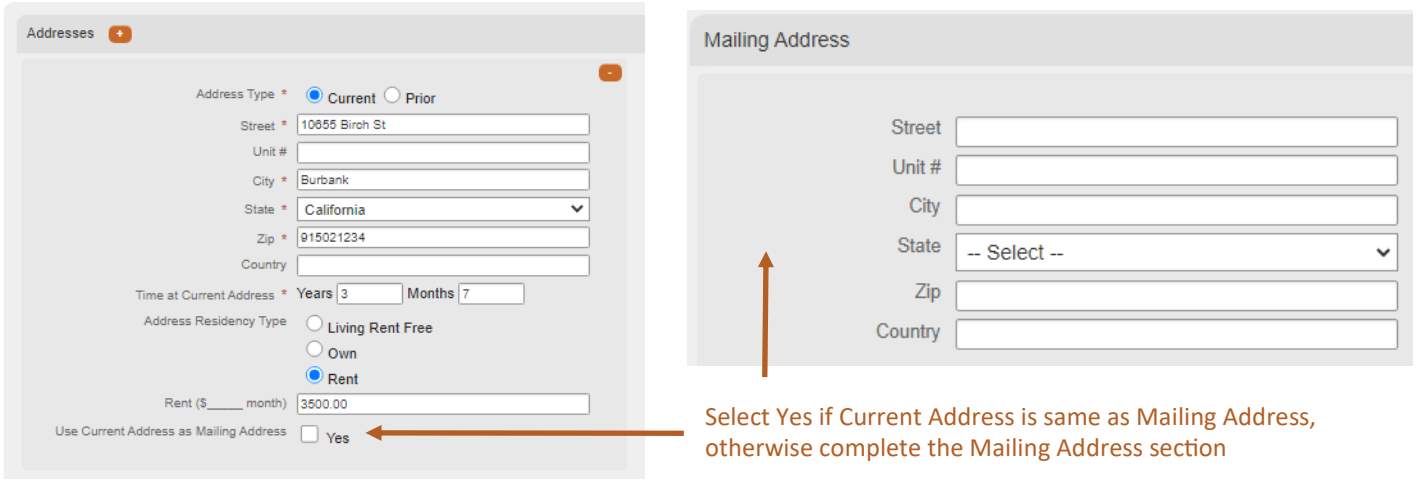
Military Service

This section correlates to 1003 Section 7: Military Service.



Addresses

This section correlates to 1003 Section 1a: Personal Information. 2 year housing history is required.

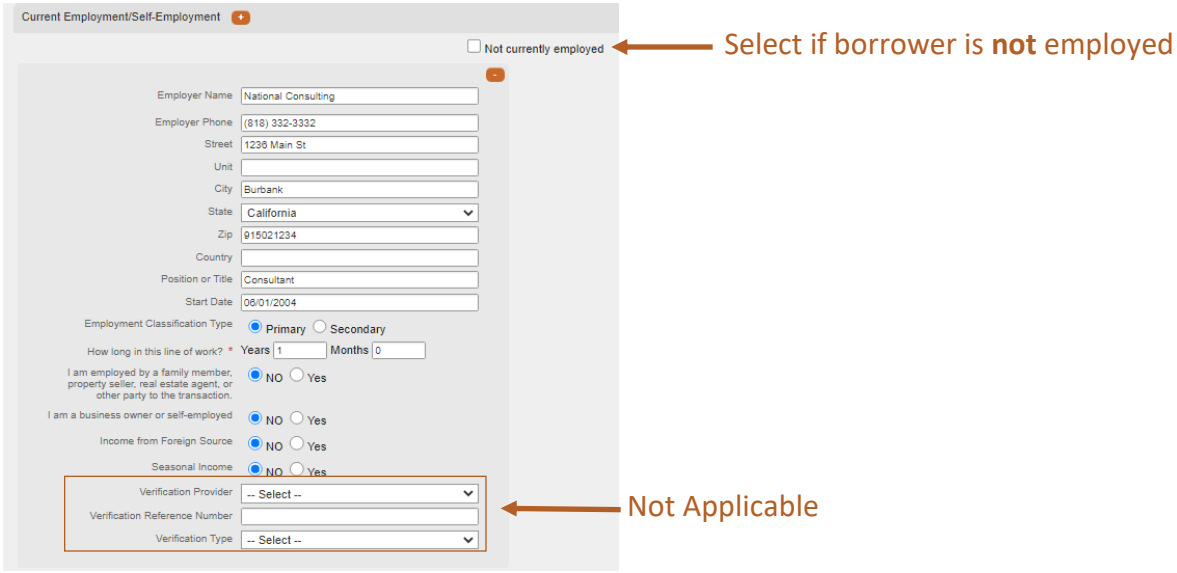


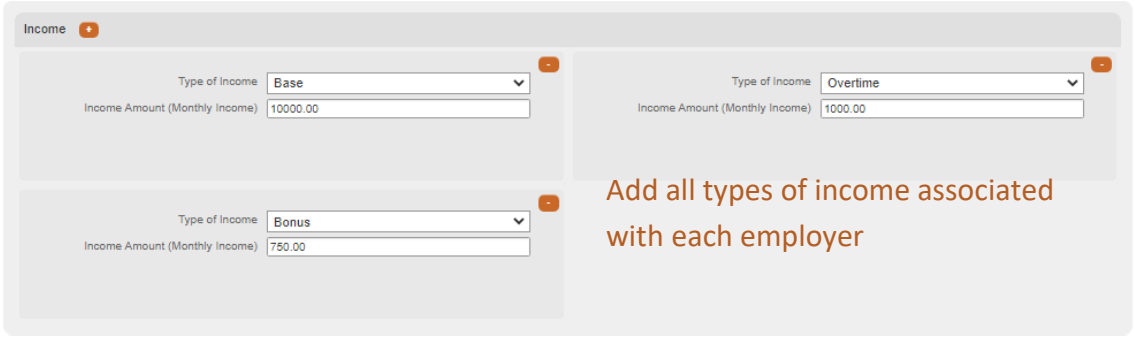
Current Employment/Self-Employment and Income

These sections correlate to:

- 1003 Section 1b: Current/Employment/ Self-Employment and Income
- 1003 Section 1c: Additional Employment/Self-Employment and Income

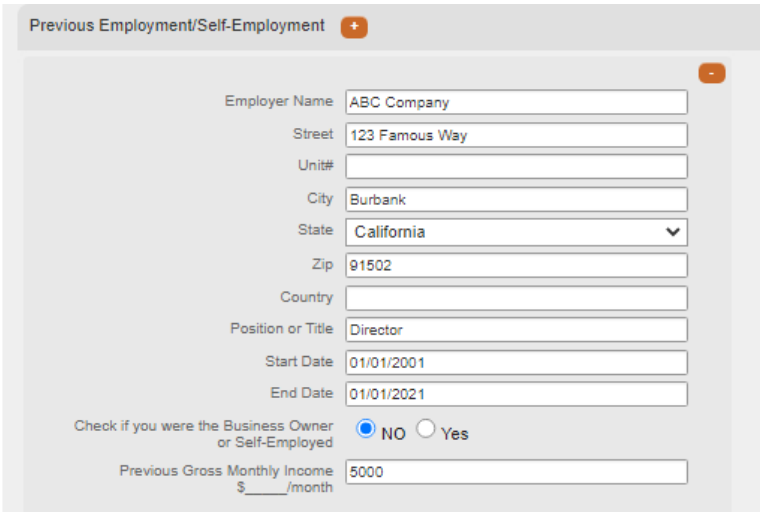
2 year employment history is required unless the **Not currently employed** checkbox is selected.





Previous Employment/Self-Employment

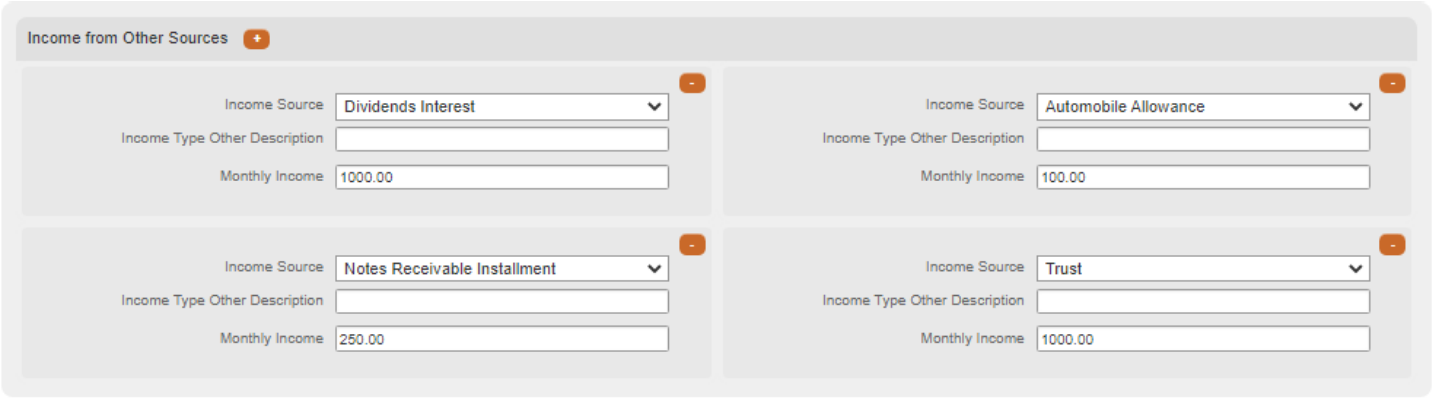
This section correlates to 1003 Section 1d: Additional Employment/Self-Employment and Income.



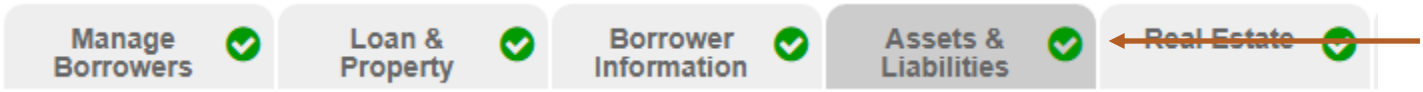
This section is only required if a 2 year history of employment is not present

Borrower Information Tab: Income from Other Sources

This section correlates to 1003 Section 1e: Income from Other Sources.

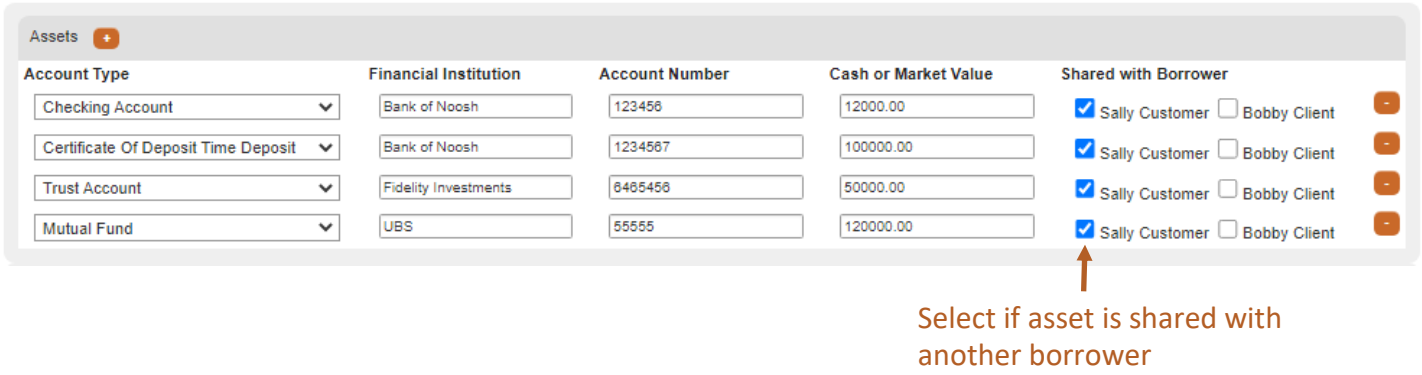


1003 Editor: Assets & Liabilities



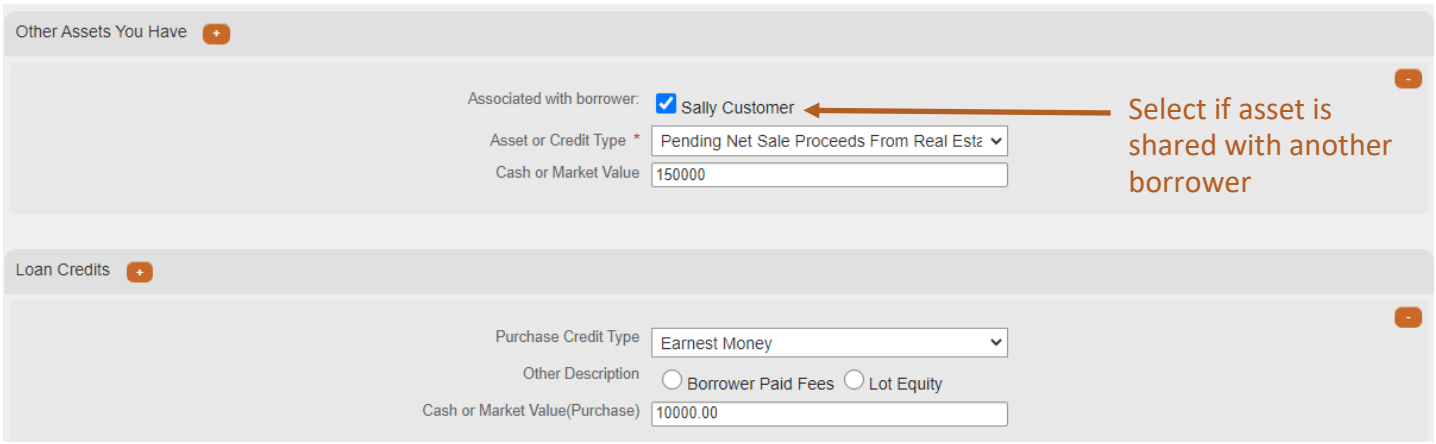
Assets

This section correlates to 1003 Section 2a: Assets - Bank Accounts Retirement, and Other Accounts You Have.



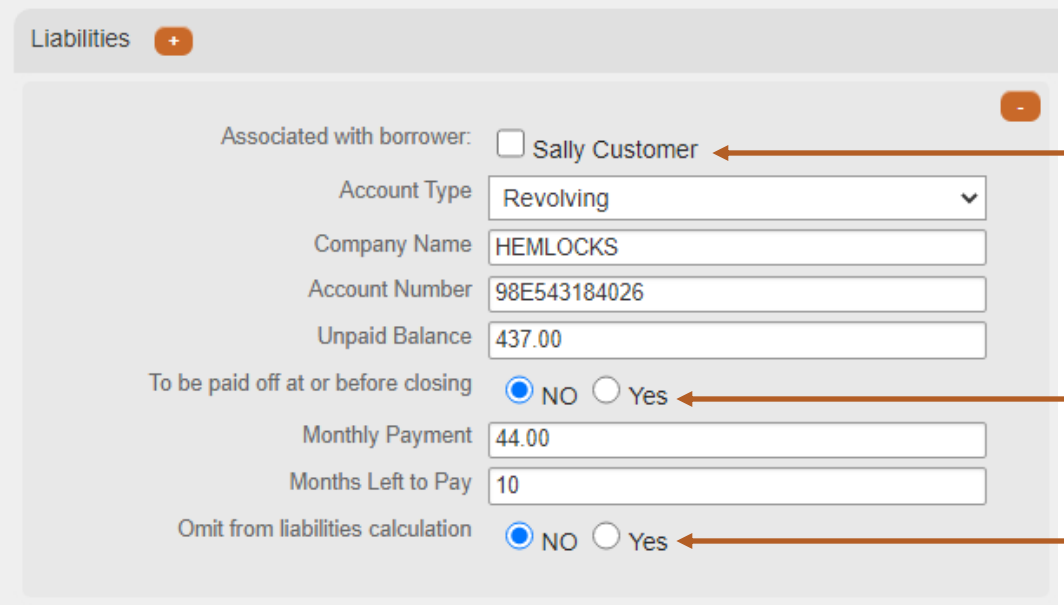
Other Assets You Have and Loan Credits

This sections correlates to 1003 Section 2b: Other Assets and Credits You Have.



Liabilities

This section correlates to 1003 Section 2c: Liabilities - Credit Cards, Other Debts, and Leases. Excludes Mortgages and HELOCs as this information is captured in the Real Estate screen.



Select if liability is shared with another borrower

Confirm accuracy as may impact cash to close

Confirm accuracy as impacts DTI

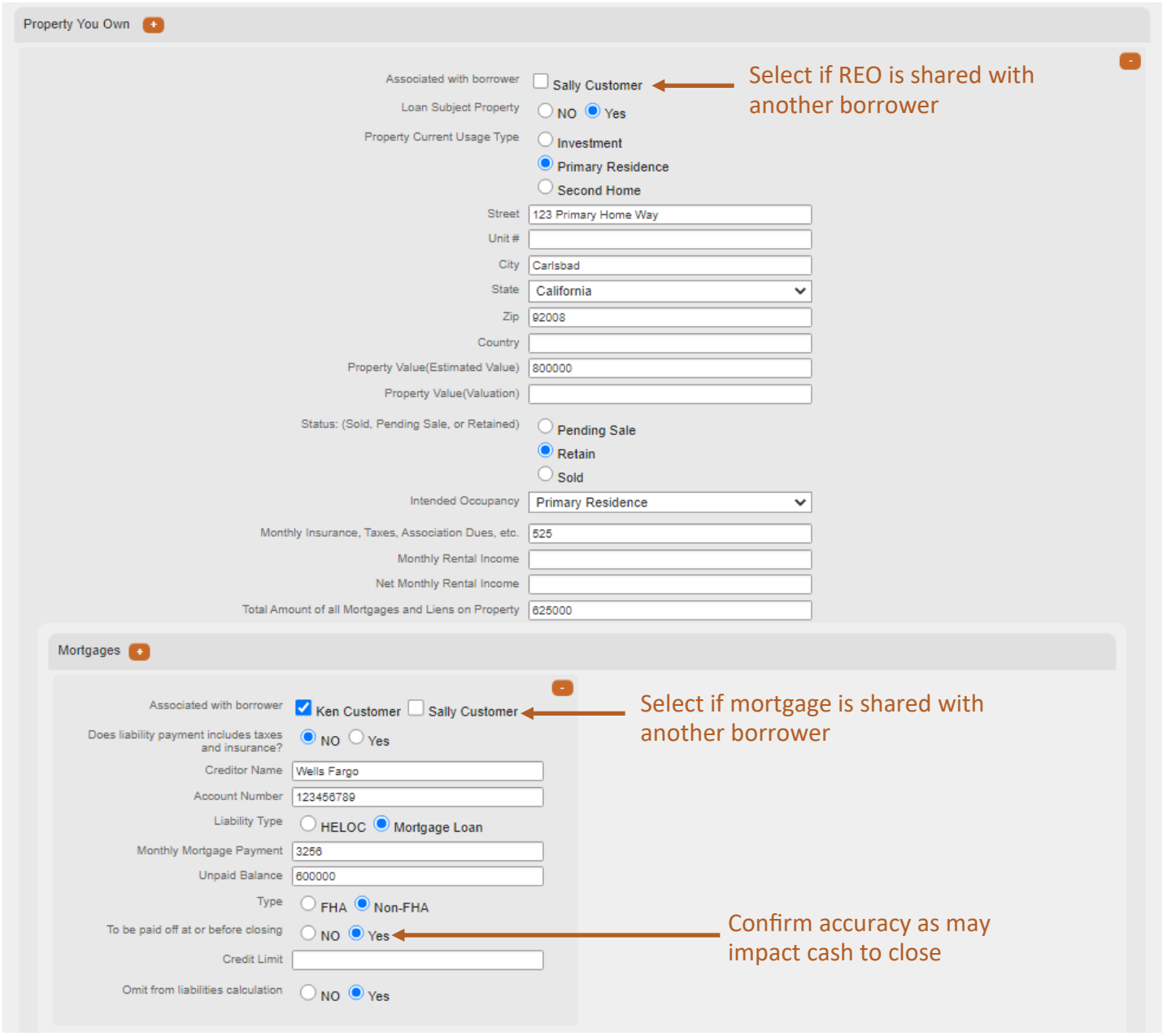
Other Liabilities and Expenses

This section correlates to 1003 Section 2d: Other Liabilities and Expenses.

1003 Editor: Real Estate

Property You Own and Mortgages

This section correlates to 1003 Section 3: Financial Information - Real Estate.

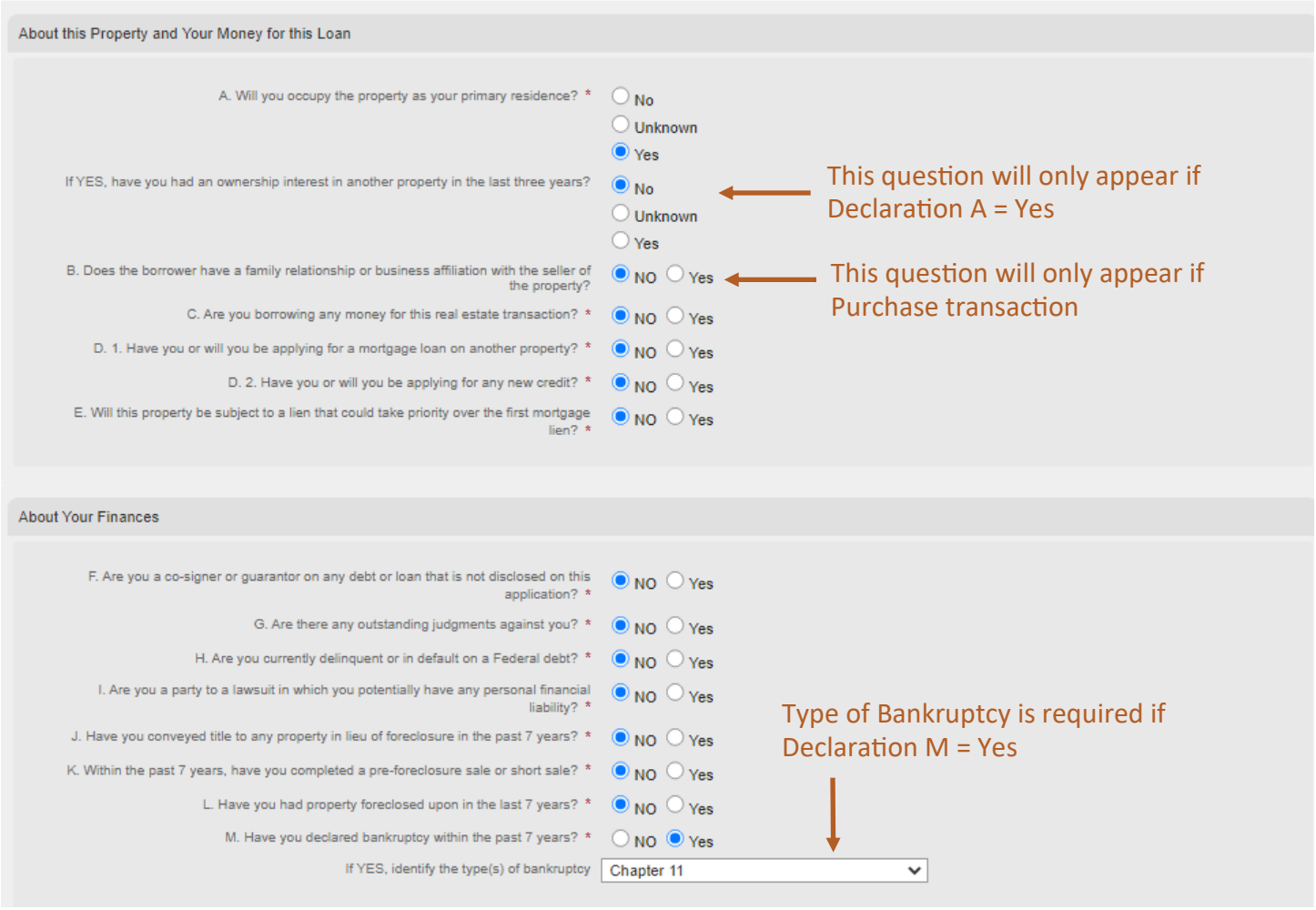


Mortgages: If credit was pulled within your LOS and each mortgages is properly associated to the corresponding REO **prior** to exporting MISMO 3.4 XML, data will reflect accurately.

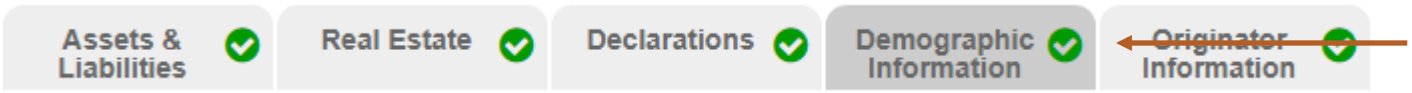
1003 Editor: Declarations

Declarations

This section correlates to 1003 Section 5: Declarations

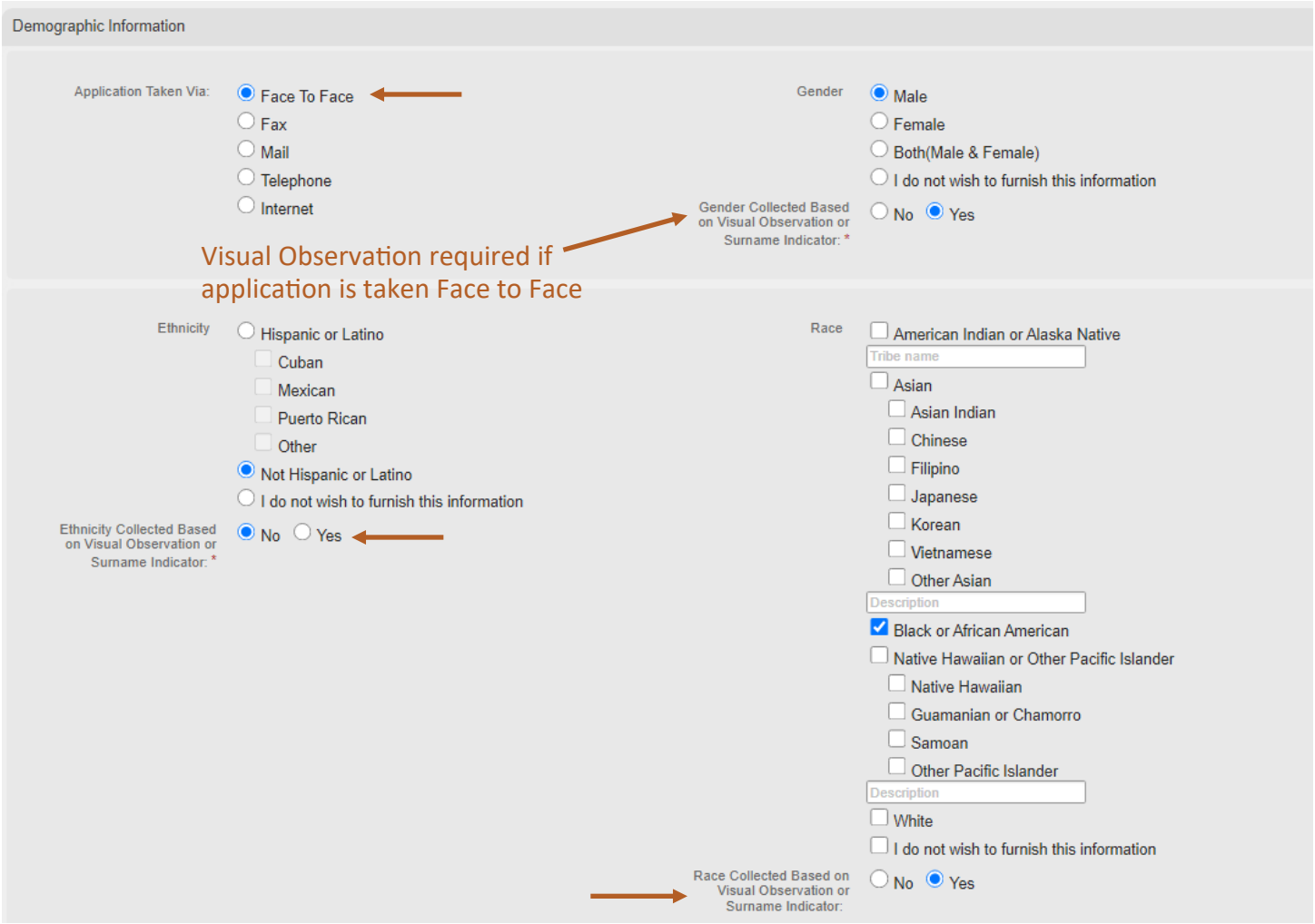


1003 Editor: Demographic Information



Demographic Information

This section correlates to 1003 Section 8: Demographic Information

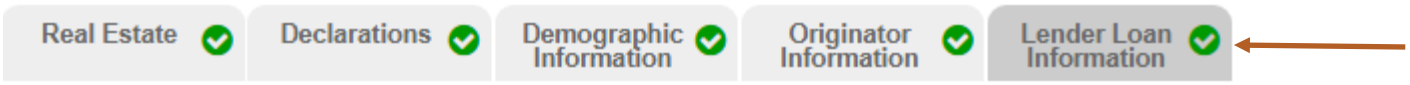


Demographic Information must be complete in both the Broker Portal and the Loan Officer signed 1003, included in the loan submission.

1003 Editor: Originator Information

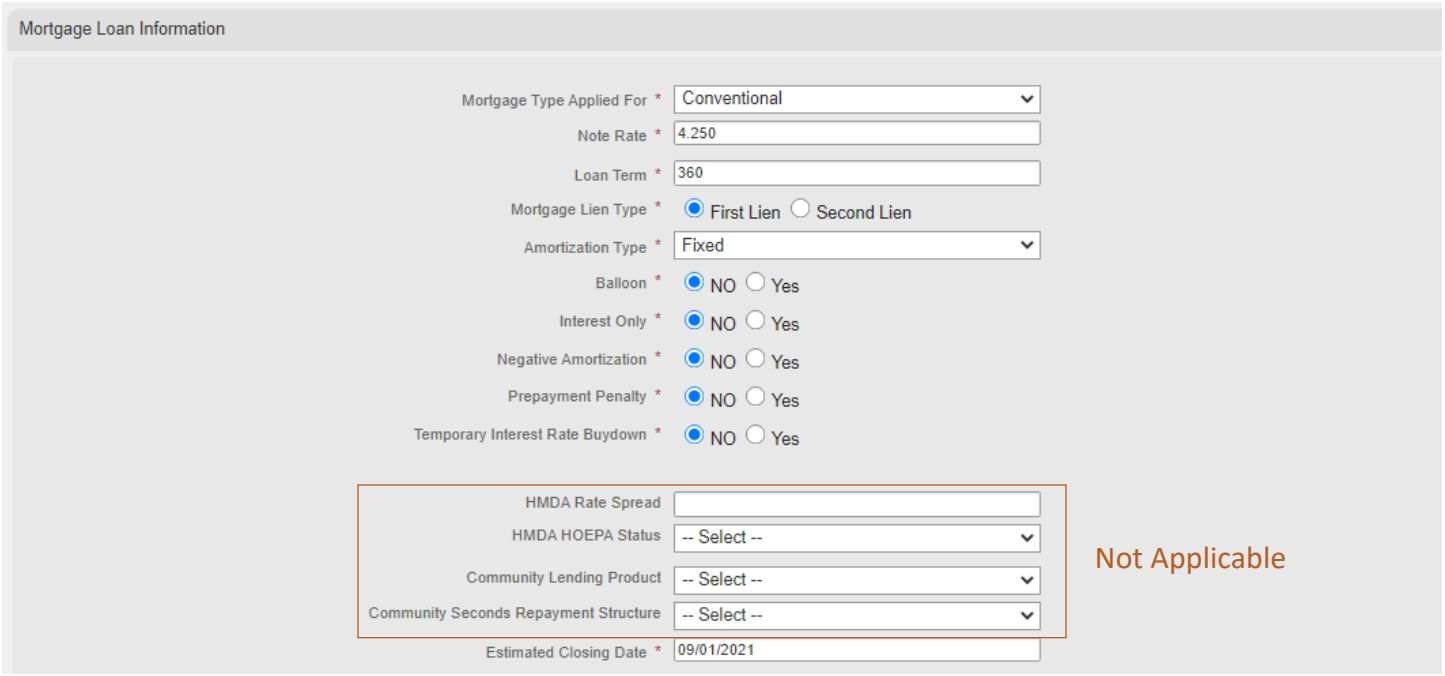
This section correlates to 1003 Section 9: Loan Originator Information. No updates are required in this section.

1003 Editor: Lender Loan Information



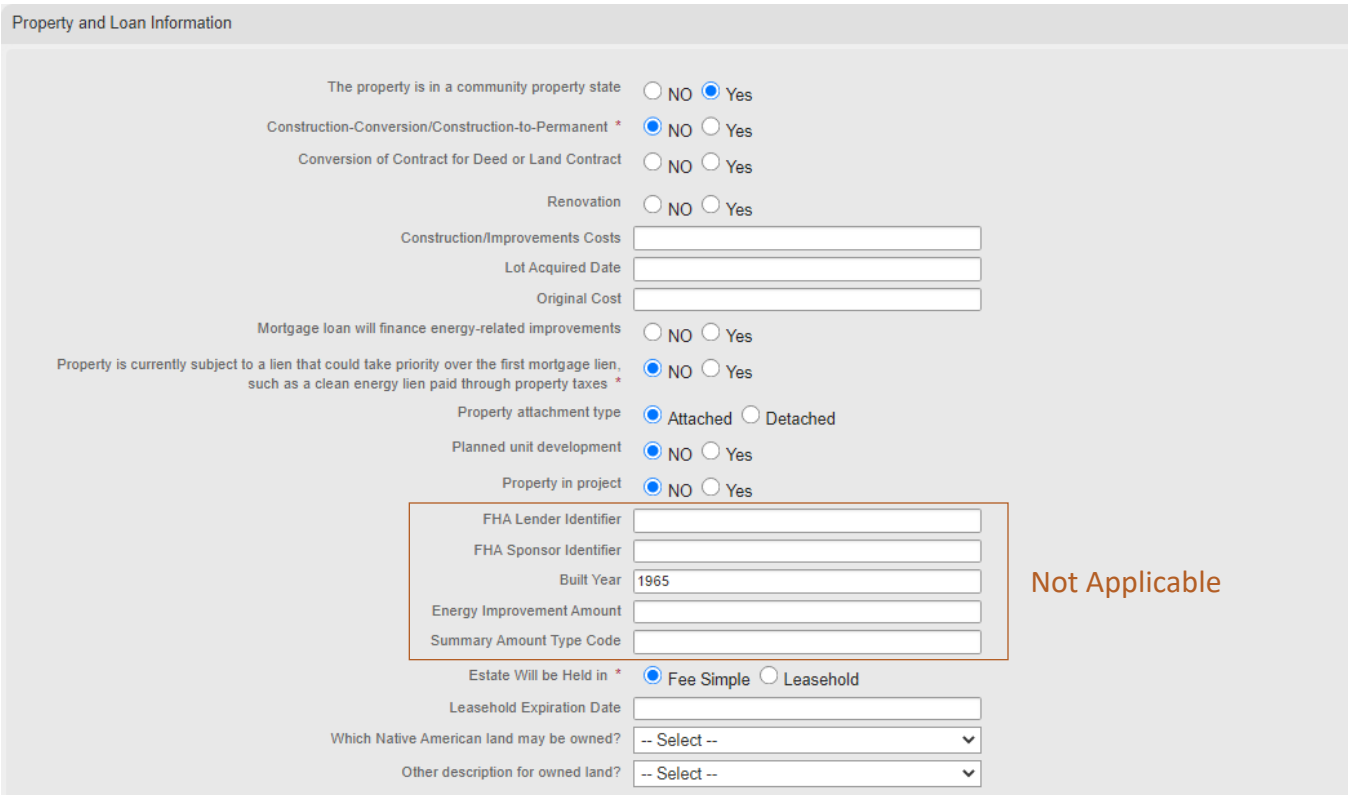
Mortgage Loan Information

This section correlates to Lender Loan Information Section L3: Mortgage Loan Information



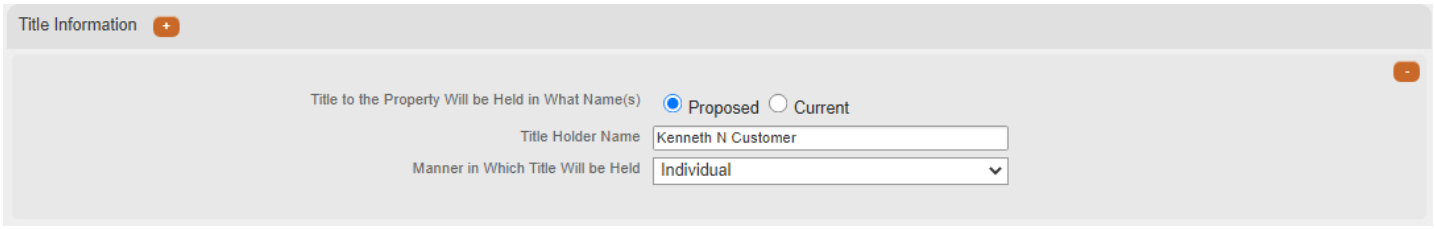
Property and Loan Information

This section correlates to Lender Loan Information Section L1: Property and Loan Information



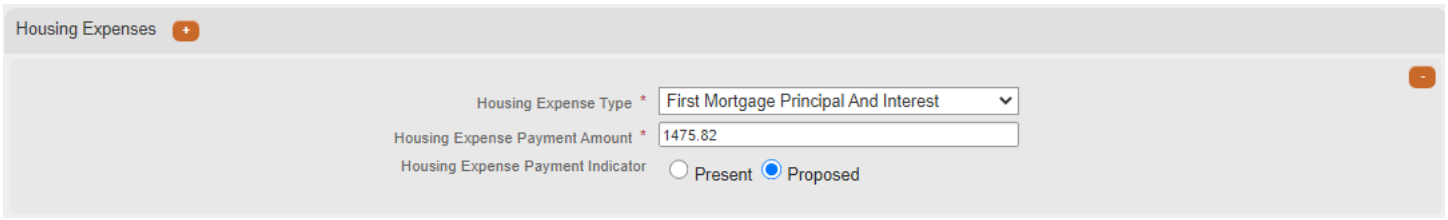
Title Information

This section correlates to Lender Loan Information Section L2: Title Information



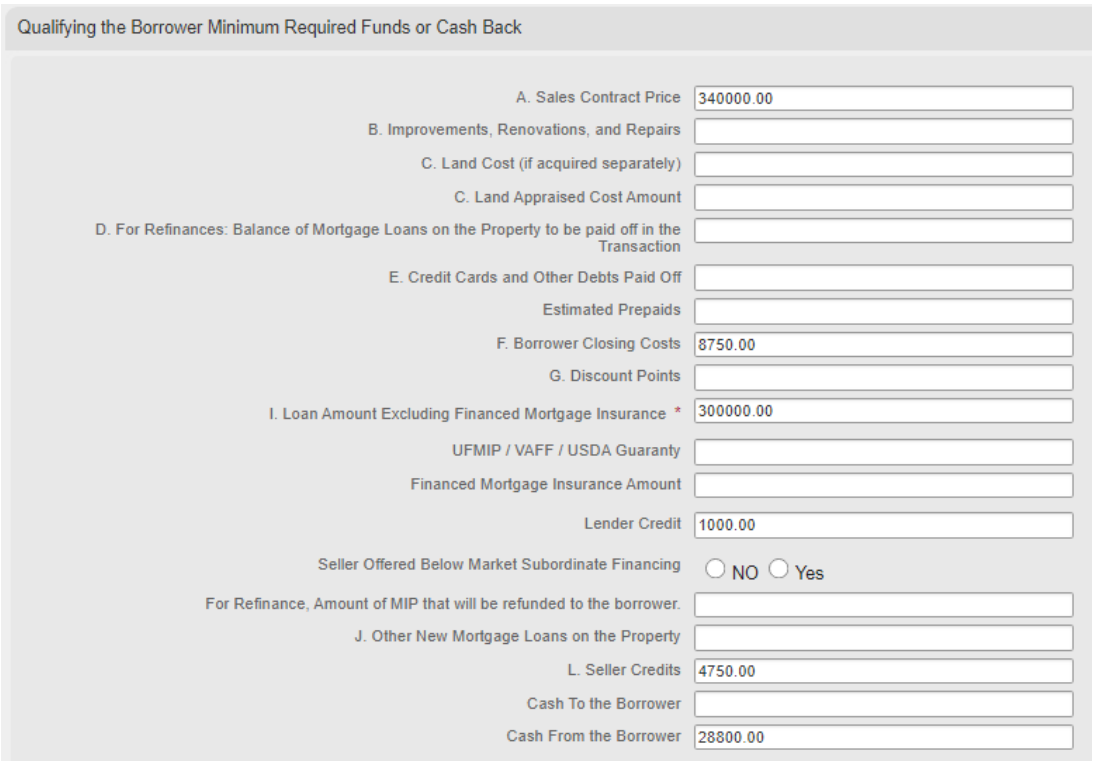
Housing Expenses

Proposed Housing Expenses flows to Lender Loan Information Section L3: Mortgage Loan Information



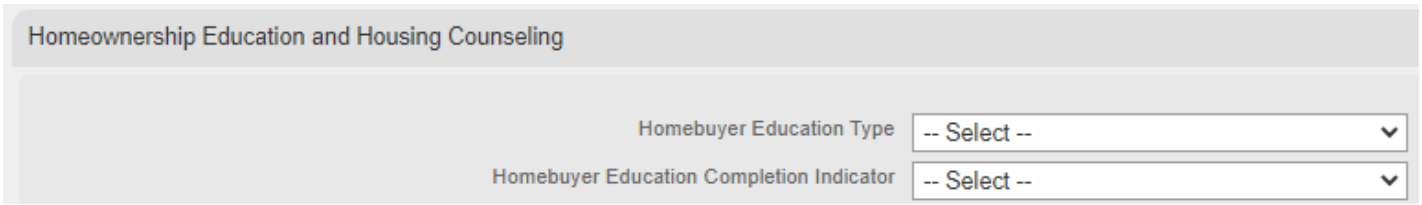
Qualifying the Borrower Minimum Required Funds or Cash Back

This section correlates to Lender Loan Information Section L4: Qualifying the Borrower



Homeownership Education and Housing Counseling

No updates are required in this section.

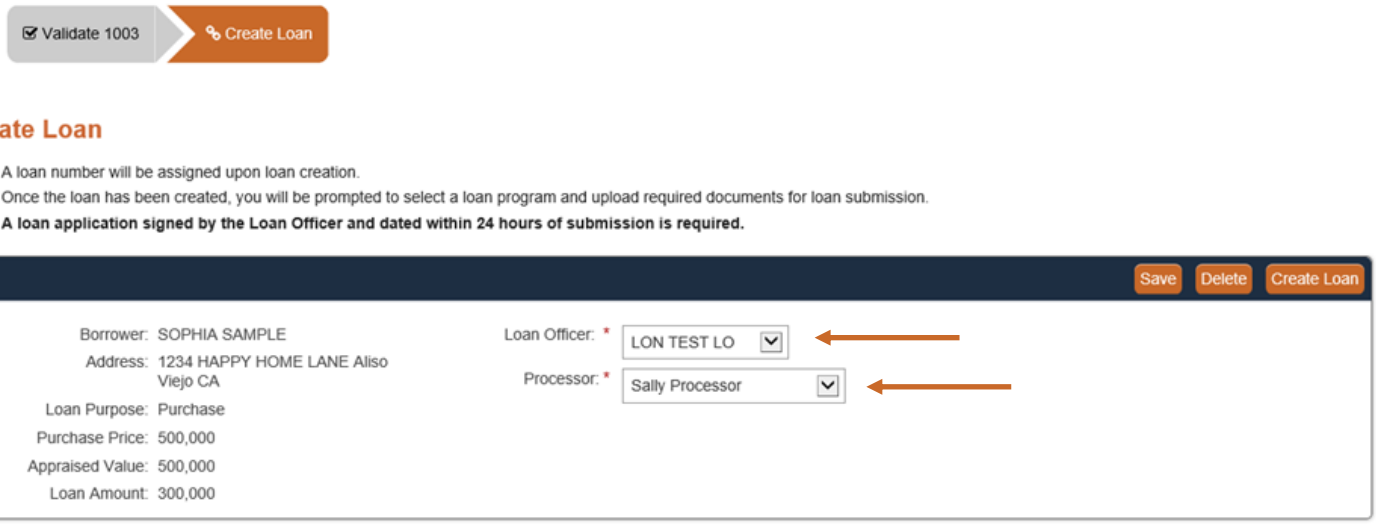


Create Loan

Select the **Loan Officer** and **Processor** in their respective dropdown. Click **Create Loan** and **OK**.

Note: All loans must have a Loan Processor assigned to the loan. Loan Officers will automatically be shown as Loan Processor, however you may assign any processor from within branch to complete processing duties.

Can't see the Loan Officer or Loan Processor?
See Section I-D, New User Request.



Once the loan is created, a ClearEdge Lending loan number will be assigned to the loan file.

II-B Preparing Loan for Submission

Once the loan is created, you will be directed to a set of pages that will assist you in preparing the loan for submission to ClearEdge Lending.

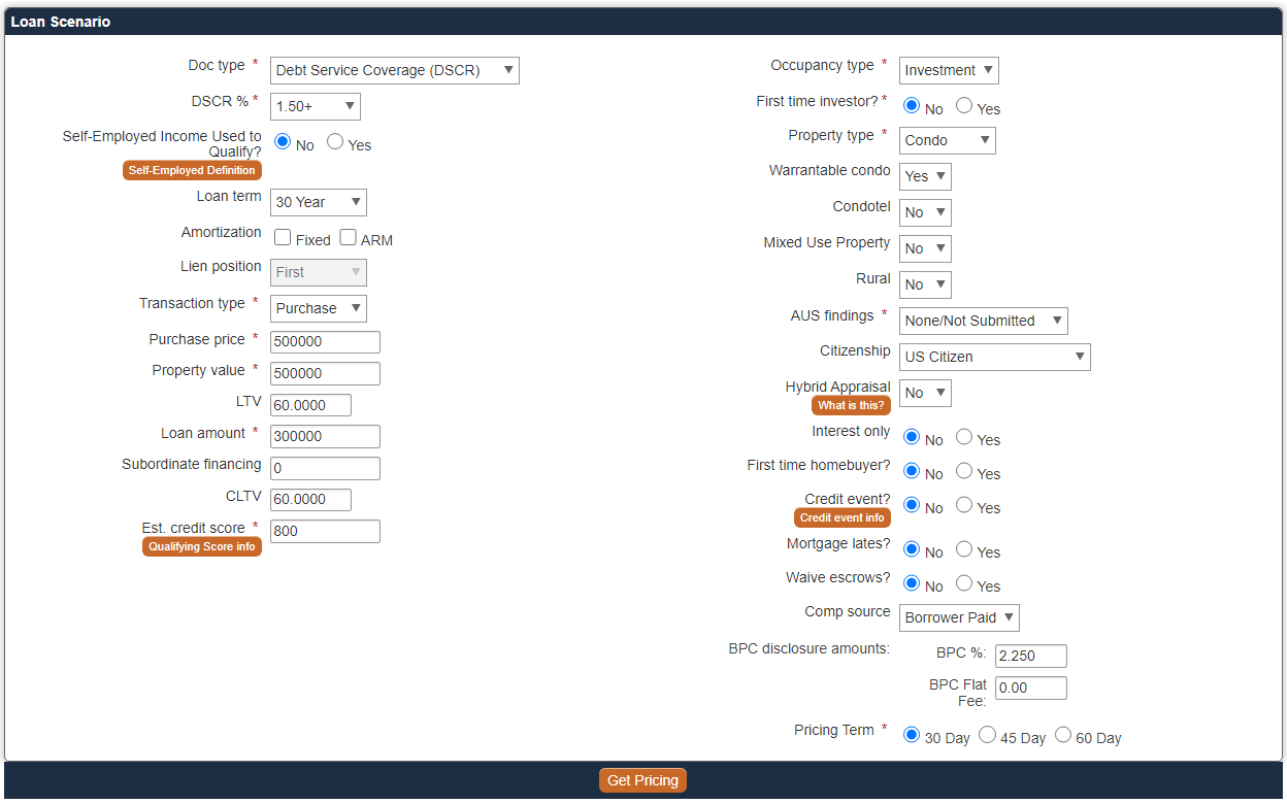
Edit 1003

The **Edit 1003** page allows final edits to be made to the loan application prior to pricing out the loan. You may navigate back to this page anytime prior to submission. Once this step is complete, you may proceed to the next step, by clicking **Select Program**.

Select Program

The **Select Program** page allows you to run and select the appropriate loan program and pricing for your loan. Be mindful of your selection as this is how our team will disclose the loan for initial disclosures.

Enter the **Loan Scenario Section** with the data as it pertains to your specific loan scenario. Note, any field with a red asterisk * is required. Click the **Get Pricing** button to generate pricing options.



Pricing Tips

We are proud to offer a variety of loan programs to fit your borrower's financial needs. These pricing tips, will help generate the best loan program and rate options for your individual loan scenario. We offer these tips in the order the fields are presented, beginning in the upper left hand corner of the **Select Program** screen.

Pricing is subject to change without notice. This is not an eligibility engine, please refer to program matrices for eligibility. Contact your Account Executive with questions.

Pricing Tips

1 **Doc Type:** DSCR and No Ratio are only permitted for our Investor Connect product.

2 **DSCR %:** Required when DSCR is selected as Doc Type.

3 **Self Employed:** Controls the LLPA for our Jumbo Connect product. See definition for more details.

4 **Loan Term:** 40 Year term is only offered on Interest Only products.

5 **Amortization:** Narrow your search by choosing a Fixed or ARM.

6 **Subordinate Financing:** Some programs allow subordinate financing. Restrictions may apply.

7 **Est. Credit Score:** Review **Qualifying Score Info** and enter proper score for desired loan program.

8 **First Time Investor:** Field is available if Occupancy Type = Investment. LTV restrictions may apply.

9 **Warrantable Condo:** Field appears when Property Type = Condo

10 **Condotel:** Field appears when Property Type = Condo

11 **Mixed Used:** Properties with Business and Residential use. Restrictions may apply.

12 **Rural:** Eligible property type. Restrictions may apply.

13 **Hybrid Appraisal:** See informational button for more details.

14 **First Time Homebuyer:** FICO and LTV restrictions may apply.

12 **Credit Event Definition:** Bankruptcy, Foreclosure, Short Sale, Deed in Lieu, Default Modification, Notice of Default, or 120+ Days delinquent. Accurate seasoning critical to generating pricing results.

14 **Mortgage Lates:** If Yes, restrictions may apply depending upon seasoning months.

17 **Comp Source = Lender Paid:** Pricing will generate based on current Lender Paid Comp plan.

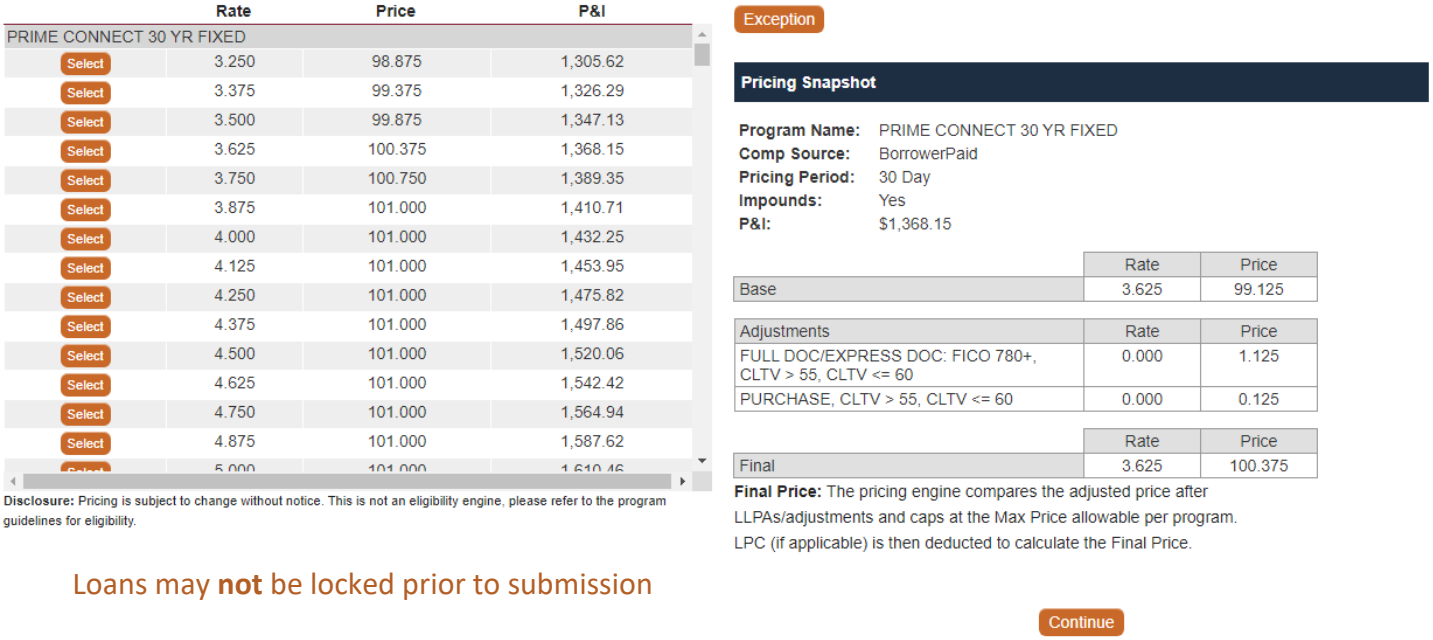
12 **Comp Source = Borrower Paid:** Does not impact pricing, BPC % and BPC Flat Fee (if being charged) must be accurate for disclosure purposes.

Additional information for all loan programs, can be found by navigating to the **Matrices** screen, in the upper right hand corner of the portal.

Once the **Get Pricing** button is clicked, the pricing results will display below. Eligible programs will populate to the top of this list, with the best execution* programs listed first. If a pricing tie occurs between two programs, they will be displayed in alpha/numeric order of loan program name.

*Best Execution: Program with best rate, closest to par. (Par = 100.00)

Select the rate under the desired loan program to reveal the Pricing Snapshot. Click **Continue** to register the loan with the selected loan program, rate, and pricing. Initial disclosures will be issued with this info.



	Rate	Price	P&I
PRIME CONNECT 30 YR FIXED			
Select	3.250	98.875	1,305.62
Select	3.375	99.375	1,326.29
Select	3.500	99.875	1,347.13
Select	3.625	100.375	1,368.15
Select	3.750	100.750	1,389.35
Select	3.875	101.000	1,410.71
Select	4.000	101.000	1,432.25
Select	4.125	101.000	1,453.95
Select	4.250	101.000	1,475.82
Select	4.375	101.000	1,497.86
Select	4.500	101.000	1,520.06
Select	4.625	101.000	1,542.42
Select	4.750	101.000	1,564.94
Select	4.875	101.000	1,587.62
Select	5.000	101.000	1,610.46

Disclosure: Pricing is subject to change without notice. This is not an eligibility engine, please refer to the program guidelines for eligibility.

Exception

Pricing Snapshot

Program Name: PRIME CONNECT 30 YR FIXED
Comp Source: BorrowerPaid
Pricing Period: 30 Day
Impounds: Yes
P&I: $1,368.15

	Rate	Price
Base	3.625	99.125

Adjustments	Rate	Price
FULL DOC/EXPRESS DOC: FICO 780+, CLTV > 55, CLTV <= 60	0.000	1.125
PURCHASE, CLTV > 55, CLTV <= 60	0.000	0.125

	Rate	Price
Final	3.625	100.375

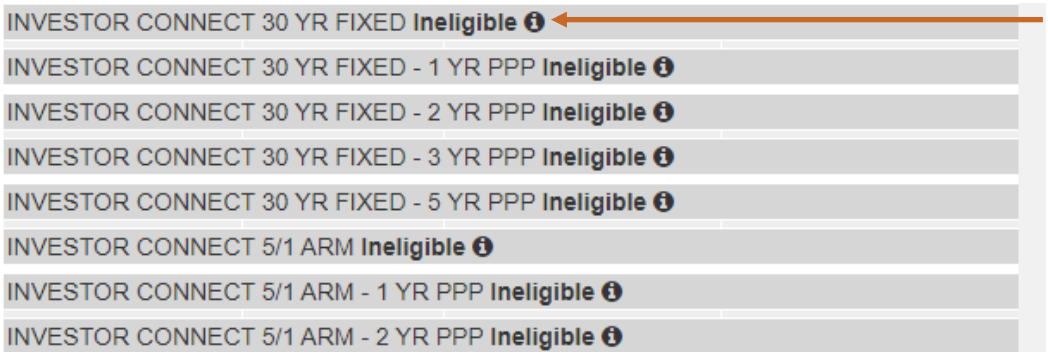
Final Price: The pricing engine compares the adjusted price after LLPAs/adjustments and caps at the Max Price allowable per program. LPC (if applicable) is then deducted to calculate the Final Price.

Continue

Loans may **not** be locked prior to submission

Final Price Calculation: The pricing engine compares the adjusted price after LLPAs/adjustments and caps at the Max Price allowable per program. LPC (if applicable) is then deducted to calculate the Final Price.

Ineligible Programs flow to the bottom of the results.



INVESTOR CONNECT 30 YR FIXED **Ineligible**
INVESTOR CONNECT 30 YR FIXED - 1 YR PPP **Ineligible**
INVESTOR CONNECT 30 YR FIXED - 2 YR PPP **Ineligible**
INVESTOR CONNECT 30 YR FIXED - 3 YR PPP **Ineligible**
INVESTOR CONNECT 30 YR FIXED - 5 YR PPP **Ineligible**
INVESTOR CONNECT 5/1 ARM **Ineligible**
INVESTOR CONNECT 5/1 ARM - 1 YR PPP **Ineligible**
INVESTOR CONNECT 5/1 ARM - 2 YR PPP **Ineligible**

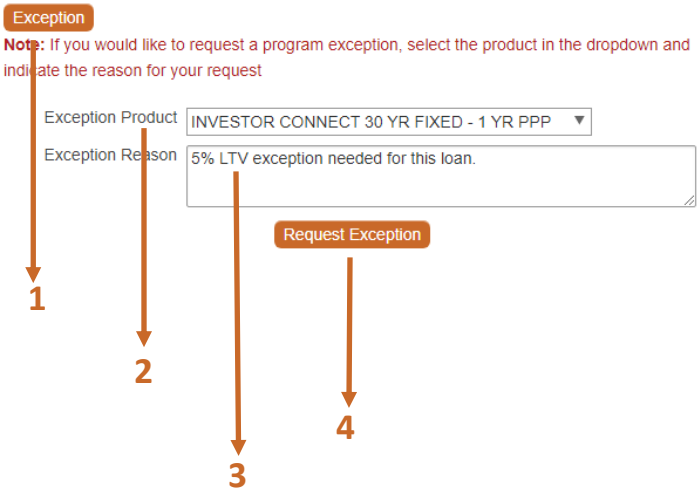
Click the information icon to reveal the ineligibility reasons next to each loan program.

To re-run pricing, update the Loan Scenario fields and click **Get Pricing**. Contact your Account Executive with any questions regarding program eligibility.

Don't see the loan program or pricing you expected? Your loan may be eligible for an **exception**. Requesting an exception does not guarantee approval. Exceptions include the following types of requests:

- Rate or Pricing Exception
- Loan Program Exception (LTV, FICO, etc.)

Contact your Account Executive with any questions regarding exceptions **prior** to submission.



Exception Request Process

1. Click the **Exception** button to reveal exception request details.
2. Select the desired loan program from the **Exception Product** drop down menu.
3. Enter pertinent details regarding your request in the **Exception Reason** section.
4. Click **Request Exception** to proceed.

Continue the loan submission process by completing one of the following options:

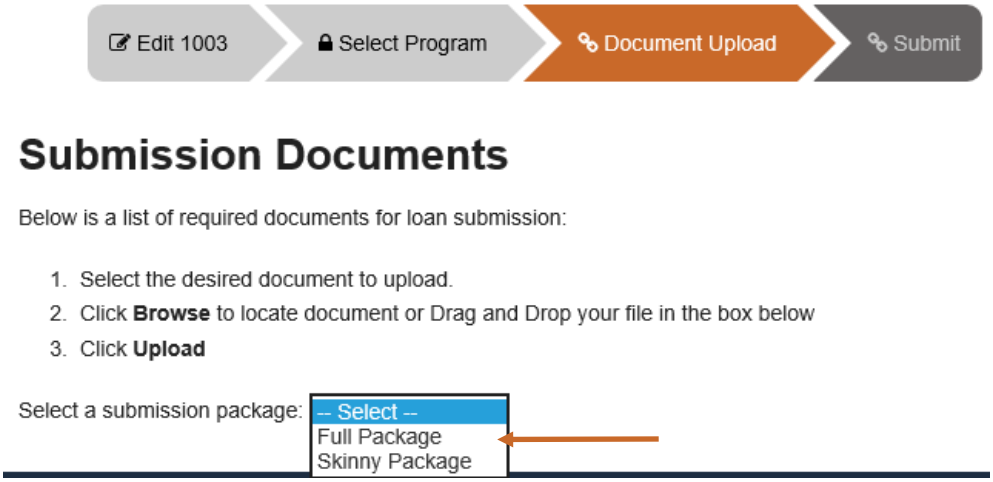
1. Select the appropriate rate for loan program and click **Continue** (see previous page).
2. Request **Exception** (see above).

If option 1 above has been completed, you will receive an email with the **Registration Certificate.**

Once option 1 or 2 above has been completed, click **Continue** at the top of page to proceed to the **Document Upload** screen.

Document Upload

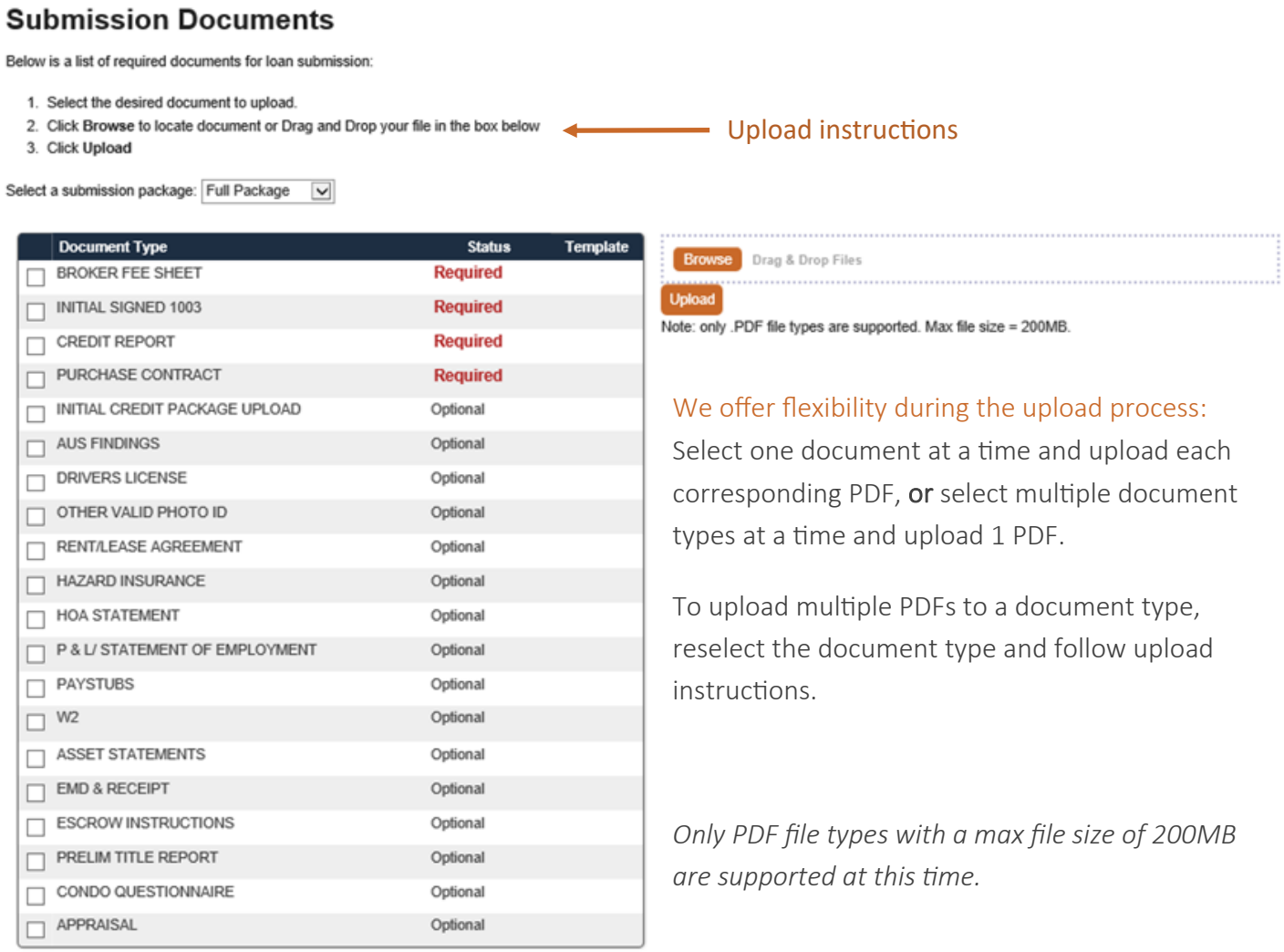
The Document Upload Page, allows the uploading of the initial submission documents.
Select the **Full Package** or **Skinny Package** option from the drop down menu.



Full Package Definition:
Skinny requirements plus documents required for underwriting.

Skinny Package Definition:
Minimum requirements to issue Lender Initial Disclosures.

Both the Full and Skinny packages require an Initial Signed 1003 with the submission.
The 1003 must be signed by the Loan Officer, and the application date must be within 24 hours of submission.



We offer flexibility during the upload process:
Select one document at a time and upload each corresponding PDF, **or** select multiple document types at a time and upload 1 PDF.

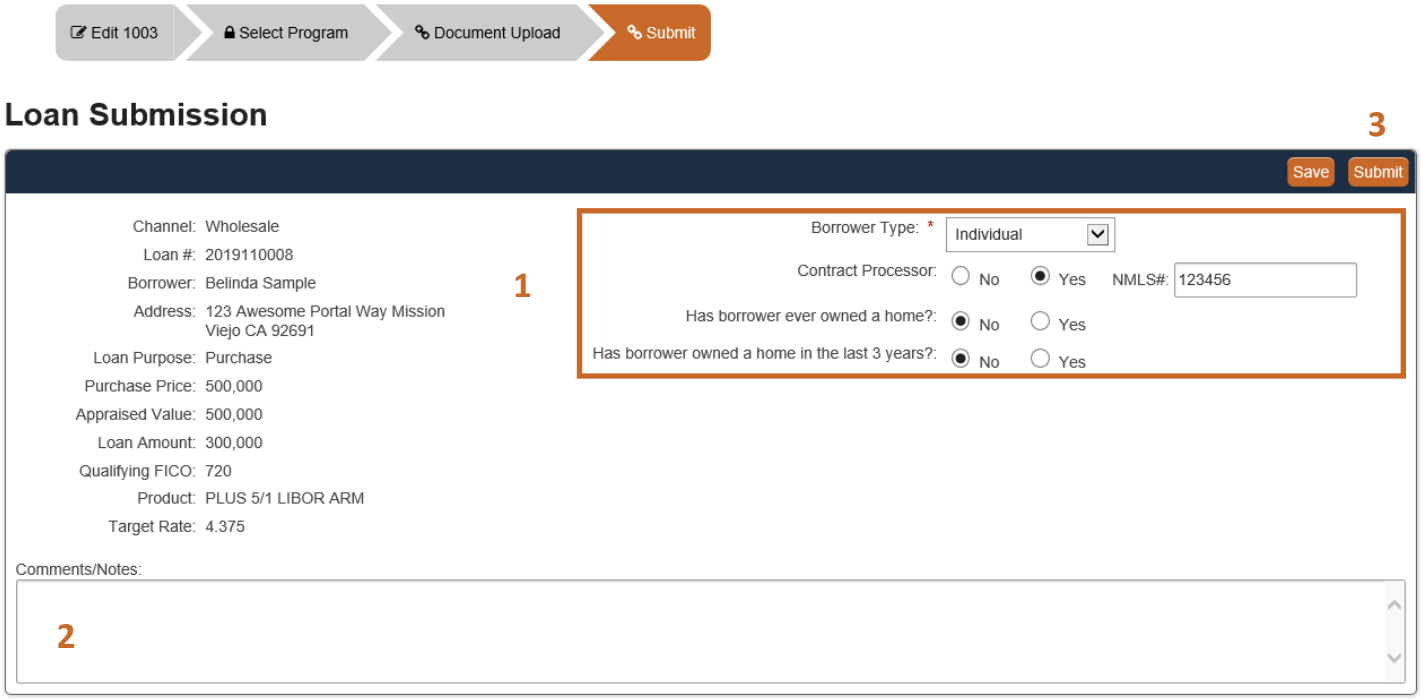
To upload multiple PDFs to a document type, reselect the document type and follow upload instructions.

Only PDF file types with a max file size of 200MB are supported at this time.

Once the documents have been uploaded, click **Continue.**

Submit

The **Submit** screen allows you to finalize the submission process. Complete the **Loan Submission** details.



1 Please answer questions accurately. They will allow our team to process your loan efficiently.

2 Enter any loan details you would like our team to consider as they review the loan file.

3 Click **Save** to come back at a later time or click **Submit** and **OK** when complete.

Once the loan is submitted, we will review the package to determine our ability to issue Lender Disclosures and submission to Underwriting.

If your loan does not satisfy the minimum document requirements, a team member will reach out to you directly with details regarding missing items and next steps.

II-C Borrower Disclosures: eSign and Notifications

eSign is the act of electronically signing disclosures. The following section reviews the eSign experience for the borrower. It will also cover the notifications the Loan Officer, Loan Processor, Account Manager and Account Executive receive as the borrower progresses through the eSign process.

Disclosure Package Types

ClearEdge Lending utilizes DocMagic for our disclosure system.

The borrower will receive the following types of packages during the loan process:

- Initial Disclosure (Includes Initial Loan Estimate, Settlement Service Provider List , and Intent to Proceed)
- Redisclosure (Includes a Redisclosed Loan Estimate)
- Pre-Closing (Includes an Early Closing Disclosure or Redisclosed Closing Disclosure)

Electronic Consent (eConsent)

Before a borrower may eSign disclosures, they must eConsent. eConsent is the electronic method in which the borrower demonstrates the ability to access information in the form in which it is delivered. The request is sent in tandem with disclosures and the borrower must provide eConsent before viewing/eSigning disclosures.

eConsent is required in order to be compliant with the Electronic Signatures in Global and National Commerce Act (ESIGN) . CLICK HERE for more information regarding this regulation.

eConsent FAQs

Q: How long does my borrower have to complete the eConsent process?
A: The borrower has until the end of business day 1 from application date to complete eConsent.

Q: Can my borrower complete eConsent prior to disclosures being issued?
A: No, the borrower may only eConsent in tandem with disclosures being issued.

Q: What constitutes a business day?
A: A business day is a day in which ClearEdge is opened for business, Monday-Friday.

Q: If my borrower doesn't eConsent in time, can they eConsent later?
A: Yes, they will have the ability to eConsent during subsequent disclosure packages if not provided initially.

Q: How does my borrower access disclosures if they don't eConsent in time?
A: Our doc vendor will physically mail disclosures to borrower, and they will lose the ability to eSign package.

Q: Who needs to eConsent?
A: All borrowers and Title Only Individuals (rescindable transactions) receiving electronic disclosures.

Q: How many times must a borrower eConsent?
A: Only one time per individual loan transaction, unless the borrower updates their email address on file.

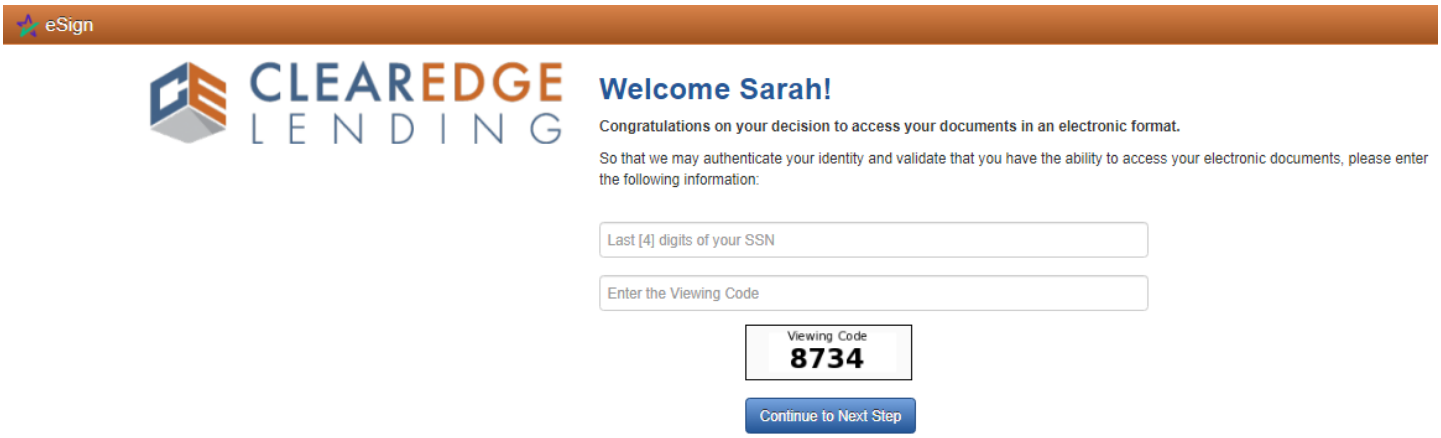
Q: What if borrower eConsents, changes their mind and doesn't want to receive disclosures electronically?
A: A borrower may withdraw their eConsent anytime.

Q: Can my borrower use their tablet or mobile phone to complete the eConsent process?
A: Yes, as long as they have access to their email on device, they may use that device to complete process.

Borrower Experience: eConsent

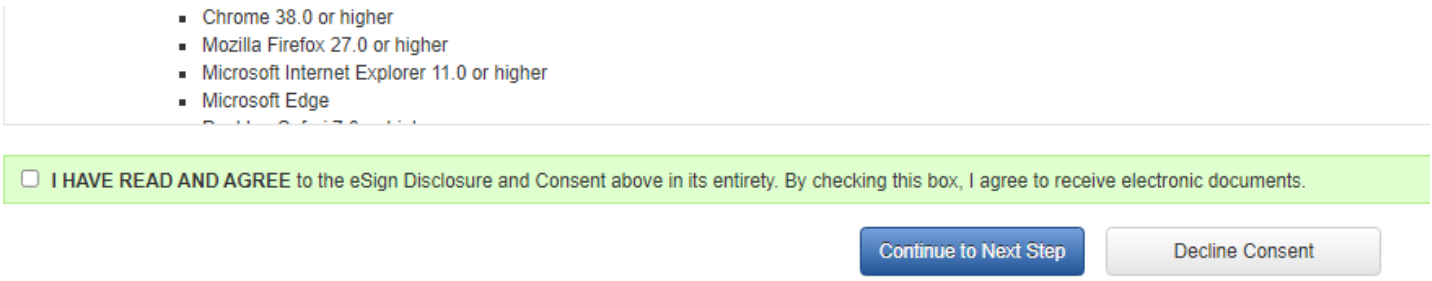
Once the disclosures are released, the borrower will receive an email inviting them to eConsent. The borrower must click the hyperlink to begin the eConsent process.

The borrower is then prompted to enter the last 4 digits of their SSN and the Viewing Code. The viewing code is unique to each disclosure event. Once complete, the borrower will click Continue to Next Step.

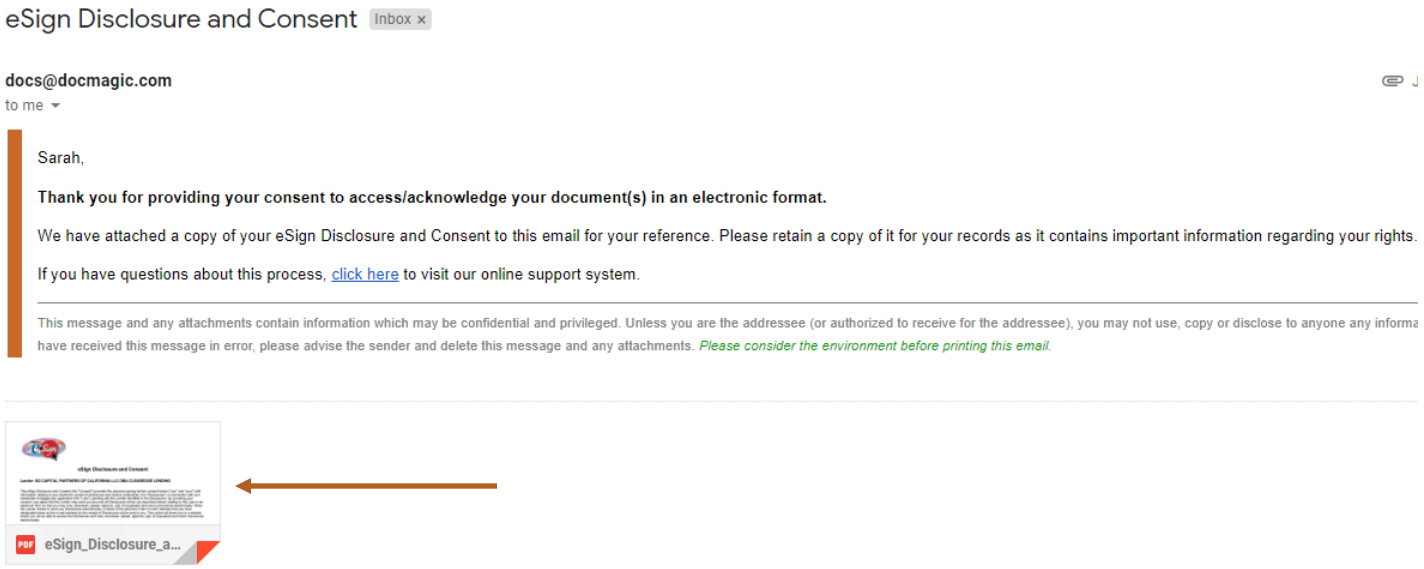


The borrower may read the eConsent notice. They will then check that they have read and agree to terms. Once complete, the borrower will click Continue to Next Step.

Note: Borrower may also decline consent, in which case disclosures will be physically mailed.

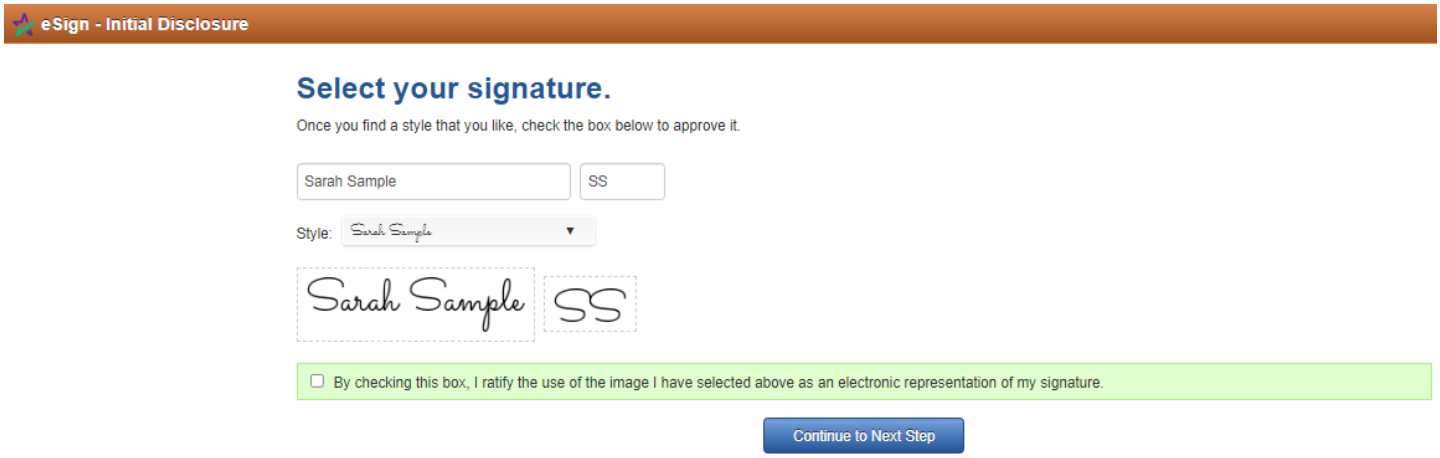


Once the borrower has completed the eConsent process, they will receive a confirmation email. The borrower is also provided with a **PDF** version of the **eConsent details,** including instructions on how to withdraw consent.



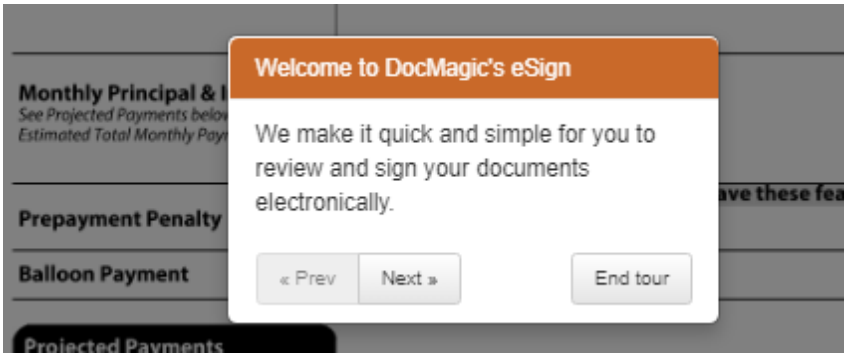
Borrower Experience: eSigning

Once the borrower has completed the eConsent process, they must select and ratify their signature and initials style. Style selections are available from the drop down menu and a sample is displayed. Once the style has been selected, the borrower will click the checkbox to **ratify the image** and **Continue to Next Step.**

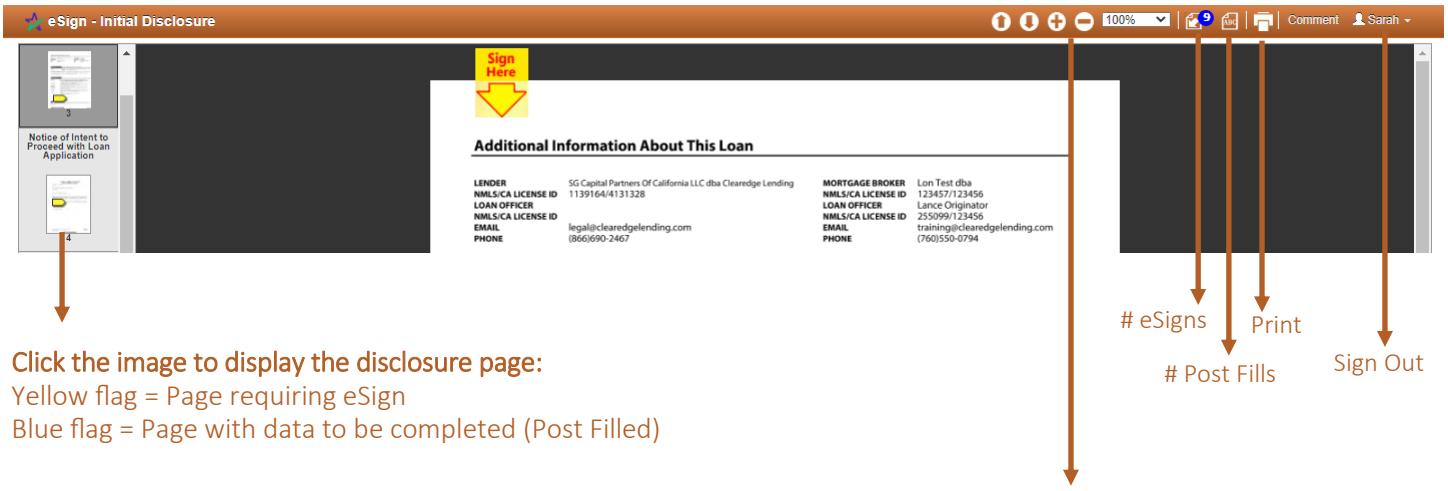


Once the signature has been ratified, the borrower is brought into the eSigning portal. ClearEdge Lending has now satisfied issuance and receipt of disclosures per the TRID regulations. Although the regulation does not require borrowers to sign disclosures, we encourage eSignature as a business practice.

The eSigning process begins with a tour. The borrower may skip the tour by clicking **End Tour.**



eSigning Portal



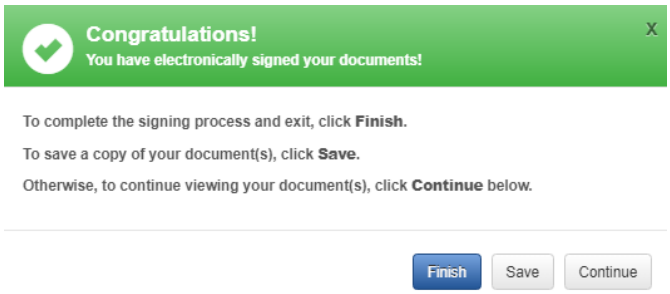
Click the image to display the disclosure page:
Yellow flag = Page requiring eSign
Blue flag = Page with data to be completed (Post Filled)

Navigate pages in order **or**
zoom in/out for easier viewing

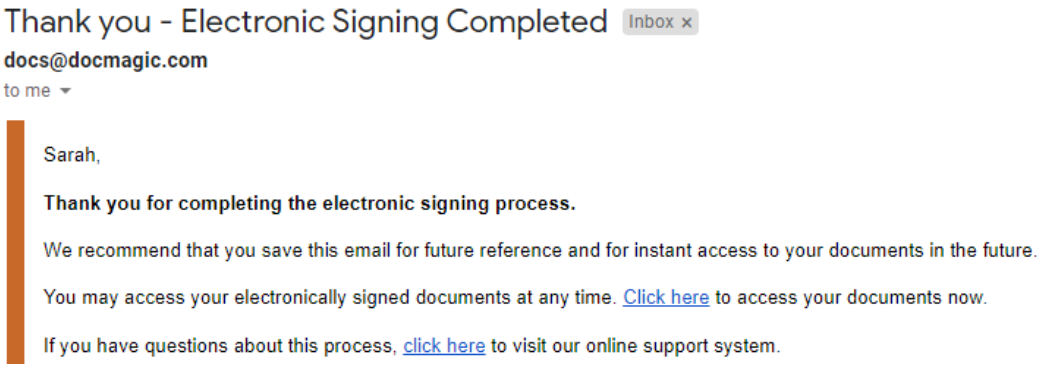
eSigning Documents

To eSign the disclosure, the borrower must click the **Sign Here** box. Once clicked, the system stamps the disclosure with the ratified signature style, date and time.

Once the borrower has completed the process, a dialog box will prompt them to **Finish** the process.



They will also receive a confirmation email that the eSigning process has been completed. A link is included to download a copy of the signed documents.



Notifications

The following recipients receive notifications as the borrower progresses through the disclosure process:

- Broker Company: Loan Officer, Loan Processor
- ClearEdge: Account Executive, Account Manager

We have shown Initial Disclosures as an example, however the notifications apply to all disclosure packages.

Notification: **Disclosures Issued**

Lender: SG CAPITAL PARTNERS LLC DBA CLEAREDGE LENDING (System)
Account: 544007
Loan Number: 2020110121
Recipient: SARAH SAMPLE
Package Type: Initial Disclosure (77009630) ← Disclosure package type
Worksheet: 2020110121

Your DocMagic OnLine Worksheet has been successfully processed!

eSign invitation(s) have been sent to:
sarahsamplefamily@gmail.com
ClickSign: Y

This message and any attachments contain information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone any information contained in this message or in any attachments. If you have received this message in error, please advise the sender and delete this message and any attachments. *Please consider the environment before printing this email.*

Notification: **Disclosures Accessed**

Lender: SG CAPITAL PARTNERS LLC DBA CLEAREDGE LENDING (System)
Account: 544007
Loan Number: 2020110121
Recipient: SARAH SAMPLE
Package Type: Initial Disclosure (77009630)
Worksheet: 2020110121

Your document(s) have been accessed/acknowledged electronically by all specified recipients.

This message and any attachments contain information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone any information contained in this message or in any attachments. If you have received this message in error, please advise the sender and delete this message and any attachments. *Please consider the environment before printing this email.*

Notification: **eConsent Complete**

Lender: SG CAPITAL PARTNERS LLC DBA CLEAREDGE LENDING (System)
Account: 544007
Loan Number: 2020110121
Recipient: Sarah Sample
Package Type: Initial Disclosure (77009630)
Worksheet: 2020110121

Electronic Consent has been obtained for Sarah Sample

This message and any attachments contain information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone any information contained in this message or in any attachments. If you have received this message in error, please advise the sender and delete this message and any attachments. *Please consider the environment before printing this email.*

Notification: **eSign Complete**

Lender: SG CAPITAL PARTNERS LLC DBA CLEAREDGE LENDING (System)
Account: 544007
Loan Number: 2020110121
Recipient: SARAH SAMPLE
Package Type: Initial Disclosure (77059568)
Worksheet: 2020110121

This is a notification to let you know a signature request has been completed.

To retrieve the final documents, please click here ← Link provided to download eSigned disclosures for broker file

eSign ID: 77059568
Reference ID: 2020110121
System ID: 544007_2020110121

This message and any attachments contain information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone any information contained in this message or in any attachments. If you have received this message in error, please advise the sender and delete this message and any attachments. *Please consider the environment before printing this email.*

II-D Flex Connect Loans

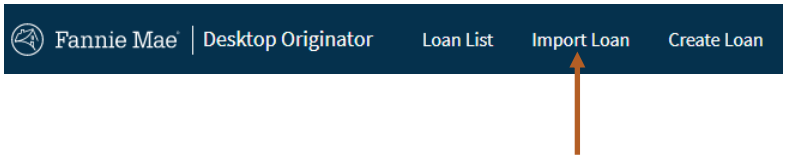
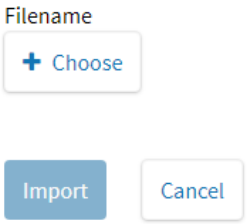
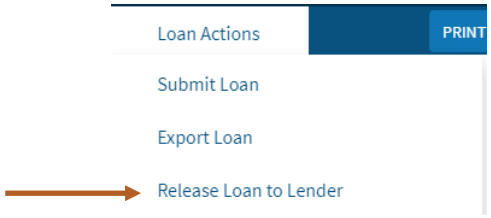
Our **Flex Connect** program removes the typical loan file hurdles by streamlining the process and reducing required documentation. The broker must run Desktop Originator® and release the findings to ClearEdge Lending. Desktop Originator may be ran within the Broker's LOS (Encompass, Point) or directly at FNMA.

Request Sponsorship

Before Desktop Originator® may be assigned and released to ClearEdge Lending, broker must request our company as a Sponsoring Lender. Our team reviews and approves requests daily.

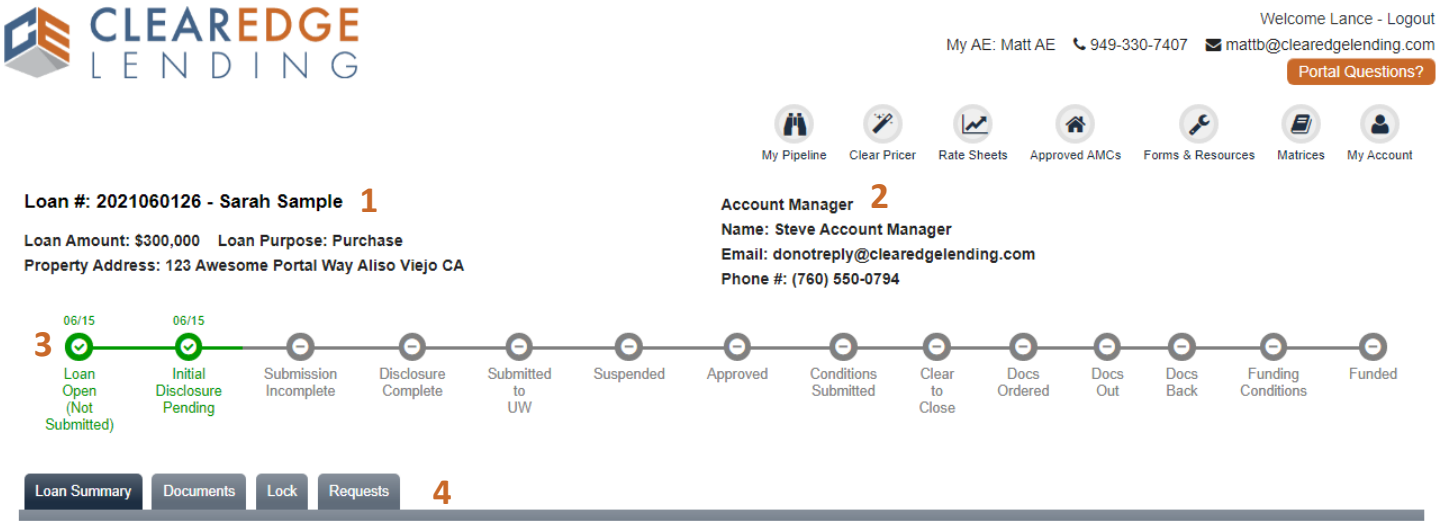
Instructions: Request Additional Sponsoring Lenders CLICK HERE
Company Name: DU ONLY—CLEAREDGE LENDING

Desktop Originator (DO)®

Make necessary edits in your LOS and export the MISMO 3.4 XML file to your desktop for easy access. Once logged into the Fannie Mae Portal, click **Import Loan.**	
Click **+ Choose** and navigate to the file saved to your desktop and click **Import**	
Reissue Credit.	Instructions on how to a credit report: CLICK HERE
Findings: Run **Interim Preliminary Findings** to confirm eligibility. Select Sponsoring Lender as DU ONLY—CLEAREDGE LENDING and run **Final Findings**.	Instructions on how run **Preliminary** and **Final** findings: CLICK HERE
Select **Loan Actions** and **Release to Lender.**	

II-E Things To Do After Submission

Once the loan has been submitted, you will have access to additional portal features. For added convenience, the Loan, Account Manager and Timeline information will remain at the top. You will also find other tabs accessible within the loan, in which we will go over in more detail.



1 Loan Information

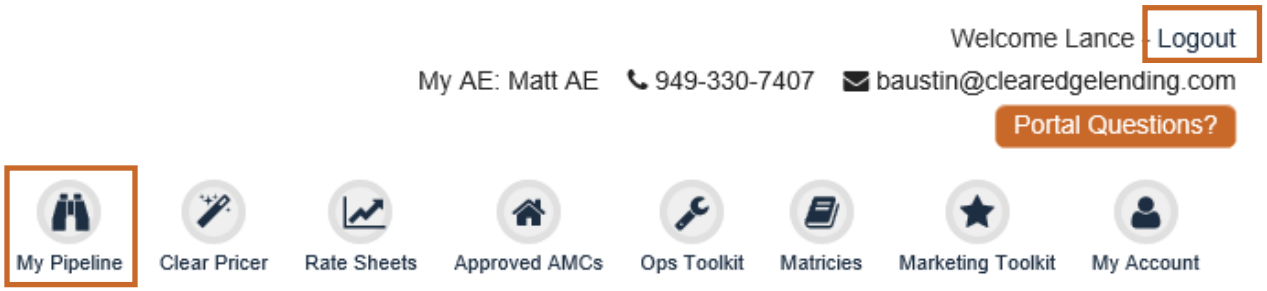
2 Account Manager Information

3 Loan Timeline (Completed phases will show as green with a checkmark)

4 Loan Summary, Documents, Lock and Request tabs

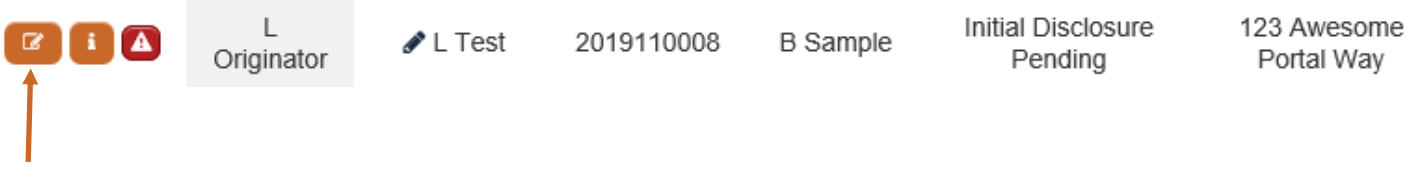
Exit Loan

To the exit loan, click **My Pipeline** or **Logout** in upper right hand corner of portal.



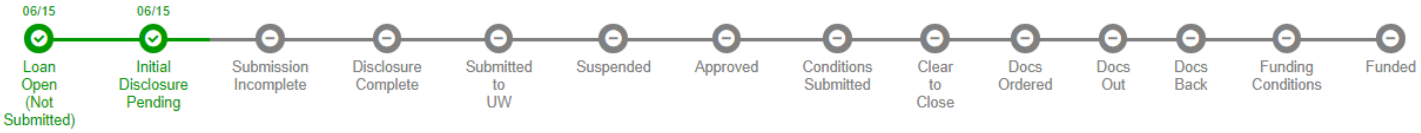
Edit Loan

To edit loan, click the **edit icon** next to loan.



Timeline

The Timeline allows you to see the progression of the loan visually. Completed statuses will be displayed with a green checkmark, and the date in which it was last in the status. Some statuses may not apply, and will skipped in the timeline. For example, not all loans are Suspended prior to Approval.



Loan Open (Not Submitted) The MISMO 3.4 XMLO file has been uploaded into the portal.

Initial Disclosures Pending The loan has been submitted and is currently in the queue for issuance of lender issued disclosures.

Submission Incomplete The loan has not met the minimum criteria required for issuance of initial lender disclosures. (Our team will reach out to you with details)

Disclosure Complete Disclosures have been issued, however loan has not met the minimum criteria required for Underwriting submission.

Submitted to UW The loan is currently in the queue for Underwriting.

Suspended The loan has been assigned Prior to Approval conditions.

Approved The loan is Approved, with outstanding conditions.

Conditions Submitted Conditions have been uploaded and are in the queue for review.

Clear to Close All Prior To Doc Conditions are complete. The loan is Clear To Close.

Docs Ordered Final closing docs have been requested.

Docs Out The final closing docs have been sent to the Settlement Agent/Attorney.

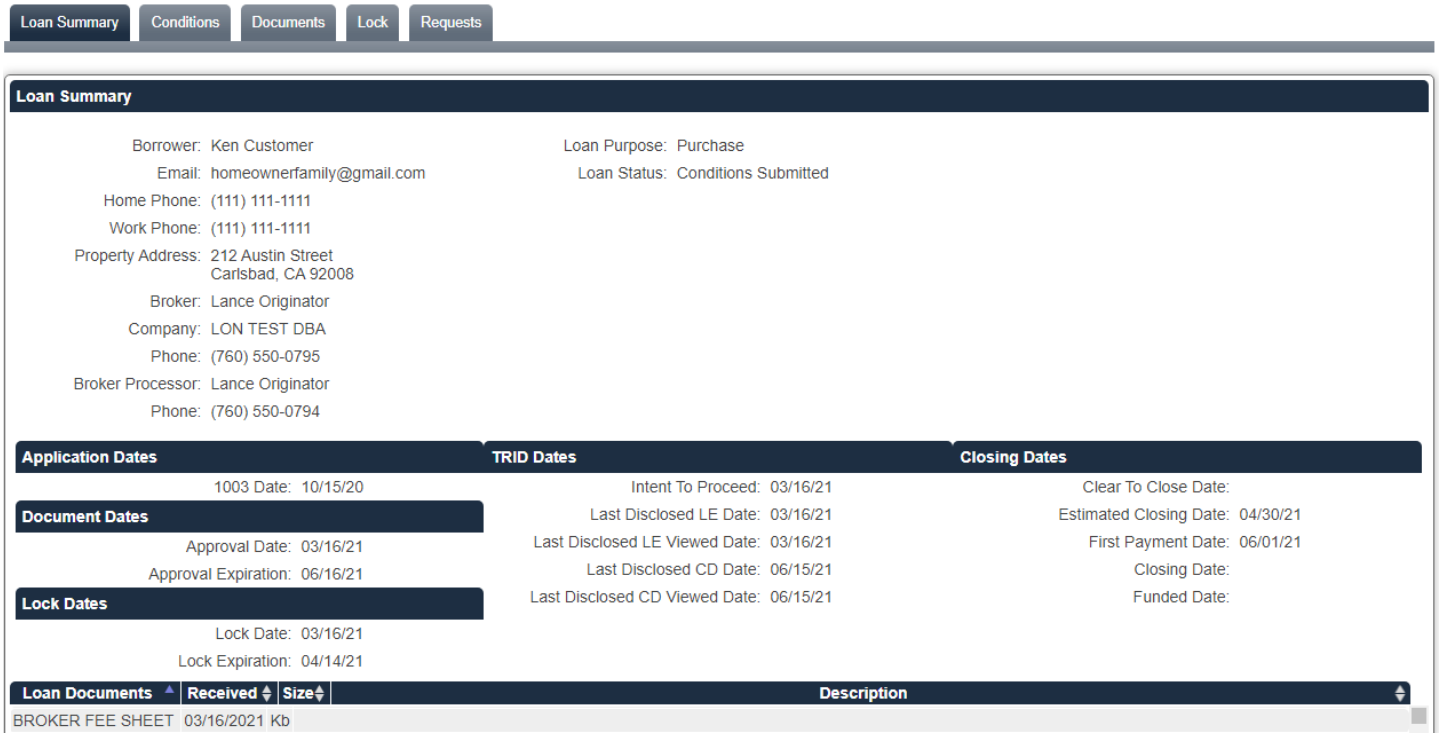
Docs Back The final signed closing docs are back with our team.

Funding Conditions Docs have been reviewed and Prior to Funding (PTF) conditions issued.

Funded PTF conditions are complete and wire has been sent and confirmed.

Loan Summary

The Loan Summary Page allows you to view basic loan information, important dates, and a master list of documents uploaded during the initial loan submission process. It is the main landing page, within the loan. Many of the dates in this screen is self explanatory, however we have provided you more detail regarding TRID Dates below.



TRID Date Details

Intent to Proceed

eSigned ITP: Date will auto populate once all borrowers have eSigned the Lender Initial Disclosures.
Verbal ITP: Date updated internally, once a Broker Intent to Proceed form has been submitted.

Last Disclosed LE Date:

ClearEdge has issued a Loan Estimate. This may be the Initial LE or a Redisclosed LE. We recommend that all borrowers view/eSign outstanding disclosures right away to prevent possible delays during the loan process.

Last Disclosed LE Viewed Date:

Borrower has viewed the last disclosed Loan Estimate. (Satisfies receipt requirements for TRID timelines)

Last Disclosed CD Date:

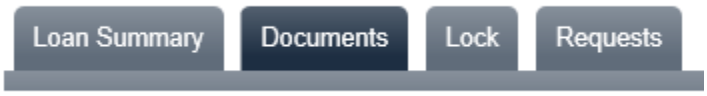
ClearEdge has issued a Closing Disclosure. This may be the Early CD or a Redisclosed CD. We recommend that all borrowers view/eSign outstanding CD right away to prevent possible delays during the loan process.

Last Disclosed CD Viewed Date:

Borrower has viewed the last disclosed Closing Disclosure. (Satisfies receipt requirements for TRID timeline)

Documents Overview

The Documents tab is visible at all times during the loan process and highlights multiple features. We will discuss each section in greater detail.

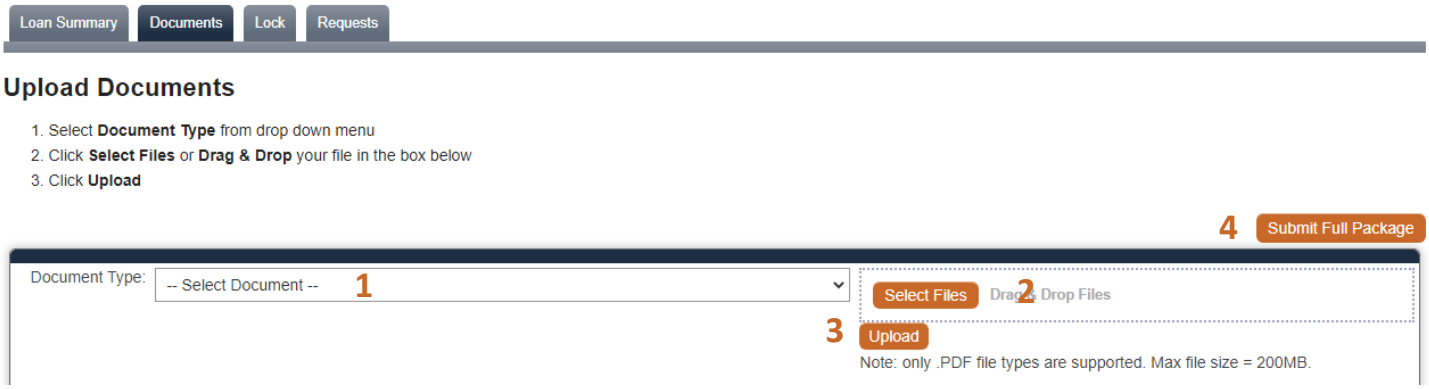


Upload Documents

This section is designed to manage miscellaneous outstanding documents required for the initial submission to Underwriting. Our team will communicate a list of any documents required for the loan to proceed upon initial loan review. The **Submit Full Package** button is only available during **Submission Incomplete** or **Disclosures Complete** status.

To upload and submit documents:

1. Select **Document Type** from the drop down menu.
2. **Select Files** or **Drag Drop** PDFs. (Note: Multiple PDFs can be uploaded at a time)
3. Click **Upload.**
4. Once all required documents are uploaded, click the **Submit Full Package** button.



WARNING: Conditions may not be uploaded/submitted in this screen. See next section, **Managing Conditions.**

Uploaded Documents

This section provides a historical breakdown of documents uploaded by the Loan Officer or Loan Processor during the loan process, not including conditions.

Attached Loan Documents

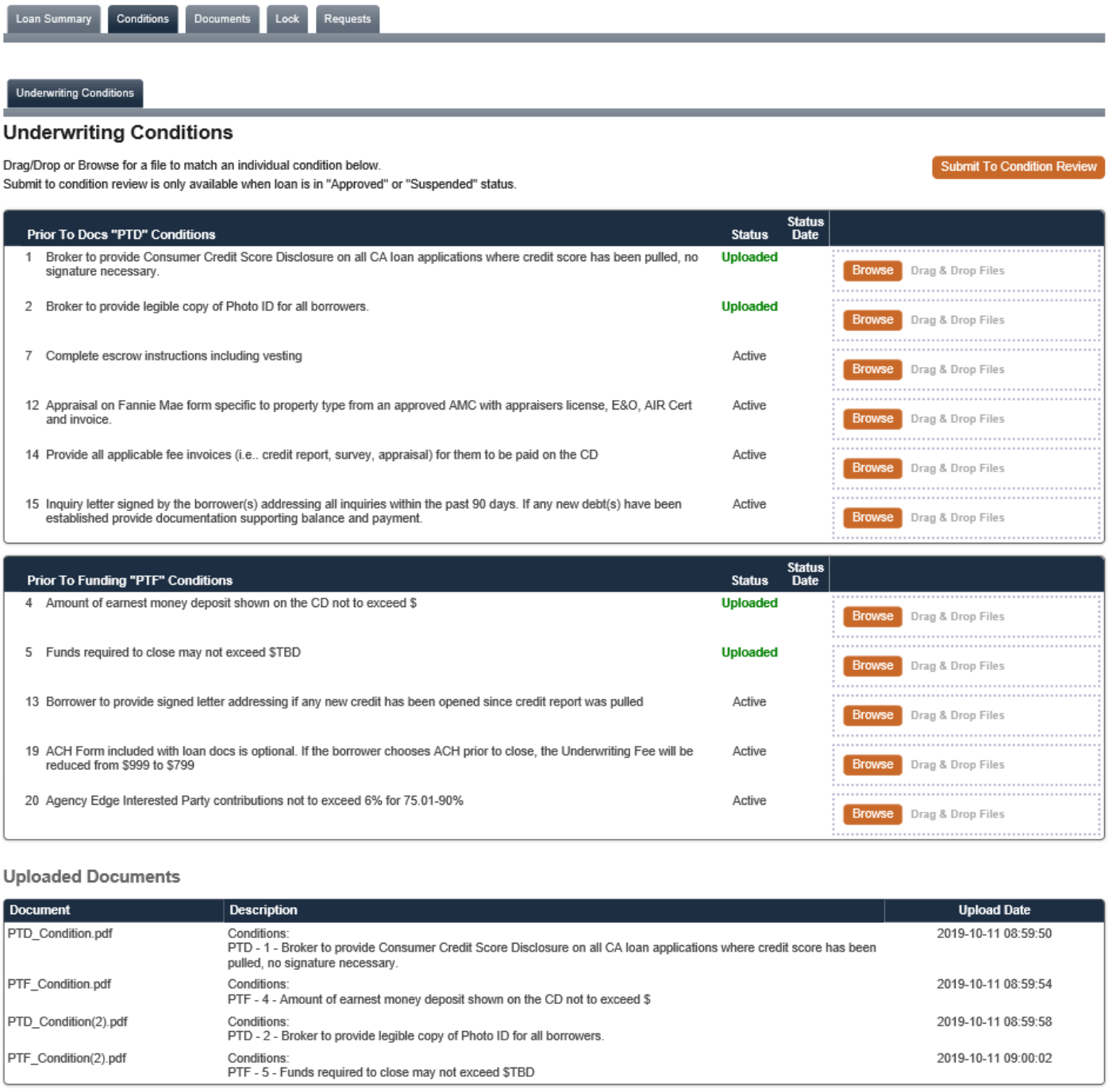
This section provides a master list of documents uploaded by the brokerage **or** lender during the loan process. Documents populate in order of Received (Upload Date) with the exception of the **Approval** and **Lock Confirmation.** These documents always flow to the top of the list for easy access.

Attached Loan Documents

Document	Document Type	Received
APPROVAL	Approval Certificate	10/11/2019
APPROVAL	Approval Certificate	11/03/2019
LOCK CONFIRMATION	Lock Confirmation	10/10/2019
BROKER DISCLOSURES	1003_Signed_by_LO.pdfIncluded Documents:INITIAL SIGNED 1003	10/09/2019

Conditions

The Conditions tab allows the management of outstanding conditions. A historical breakdown of uploaded conditions (including PDFs) can be found at the bottom of the screen. This tab is only visible once the loan is in the Approved or Suspended statuses. See below for more detail regarding conditions.



PTF Conditions

Due to the time sensitivity of funding , PTF conditions will be managed directly with the assigned Closer.

Managing Conditions

Managing conditions is as easy as 1, 2, 3!

1. Organize PDF conditions on your desktop.
2. Attach each PDF to the corresponding condition by clicking **Browse** or **Drag & Drop.**
3. Once the process is complete, click **Submit to Condition Review.**

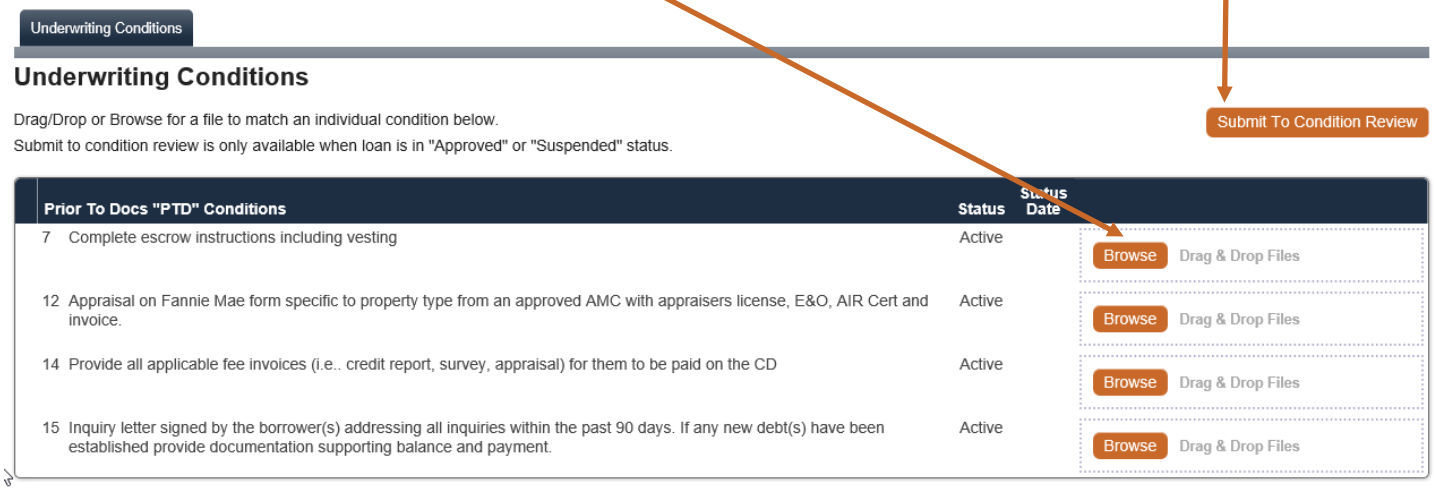
Note: There is a delay between the broker portal and our system when the **Submit to Condition Review** button is clicked. **You will receive an email notification with an upload confirmation, once the systems sync.**

Browse to find PDF
Or Drag and Drop PDF

Add additional PDFs to any condition by repeating the above process.

Once you have attached conditions, click **Submit to Condition Review.**

This button will disappear once clicked and will reappear once revised conditions become available



LO/Processor/AE will receive a confirmation via email once systems sync.

Hello Lance,
Thank you for uploading your conditions! Our team will review as soon as possible.

LOAN DETAILS:
Loan Number: 2019100067
Borrower Last Name: SAMPLE
Property Address: 222 FRIENDLY AVENUE

Feel free to contact your Account Manager with questions:
Steve Account Manager
(760) 550-0794
baustin@clearedgelending.com

Can't remember what you uploaded? Scroll to the bottom of the Conditions screen to view a history of uploaded conditions. Click the document to view the PDF for each condition.

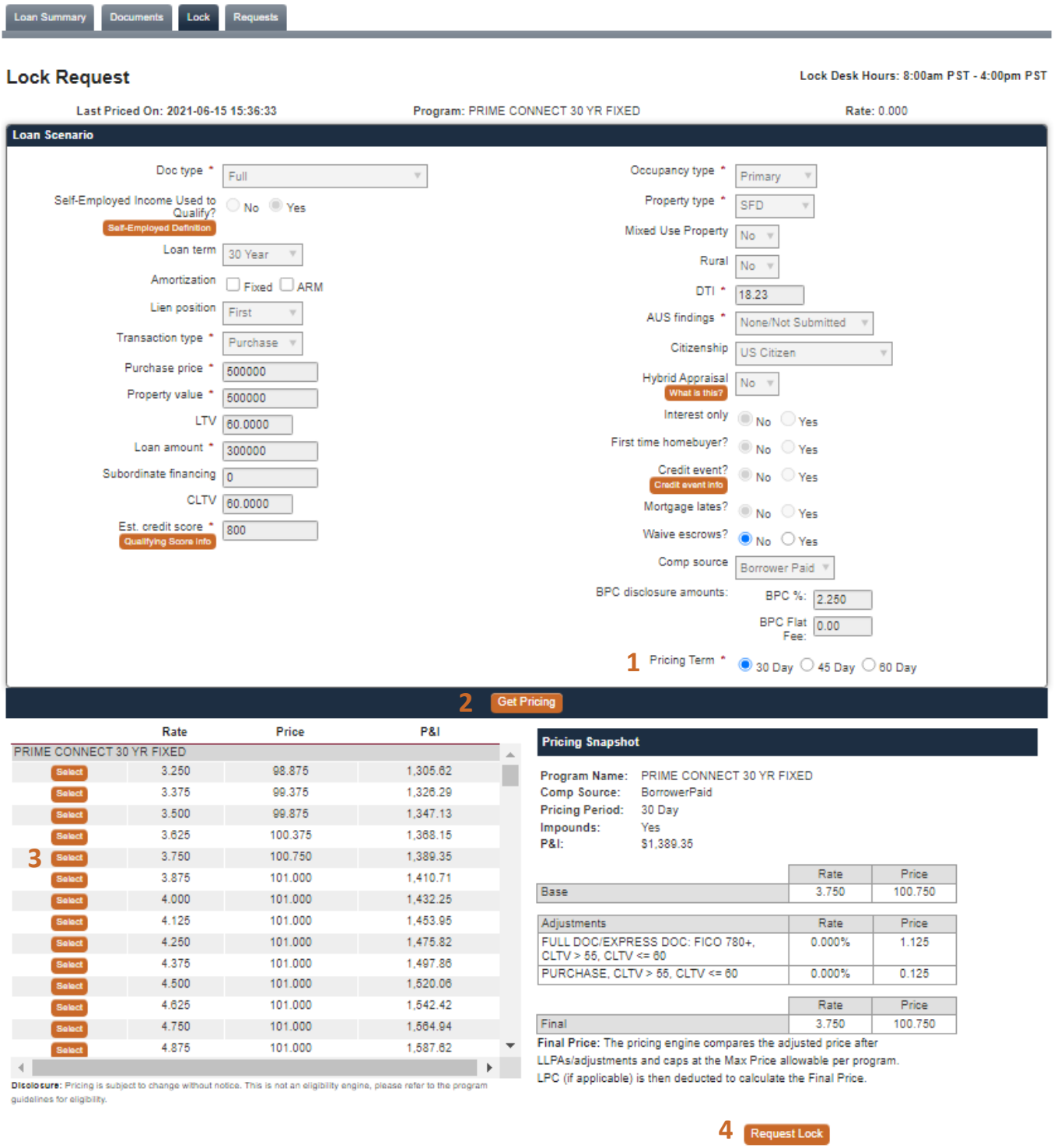
Lock

The loan may be locked after the loan is submitted, in the **Lock** screen. You may only edit the **Waive Escrows** selection and **Pricing Term** fields. If updates need to be made to loan scenario criteria, request a Change of Circumstance. This process will be covered later in the guide.

To lock the loan:

1. Select **Pricing Term**
2. Click **Get Pricing**
3. **Select** rate/price under desired loan program
4. **Request Lock**

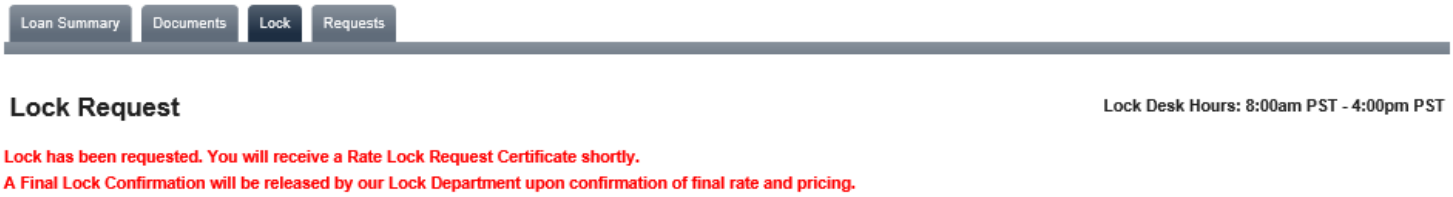
Lock requests will only be honored Monday-Friday (excluding holidays), during posted Lock Desk hours.



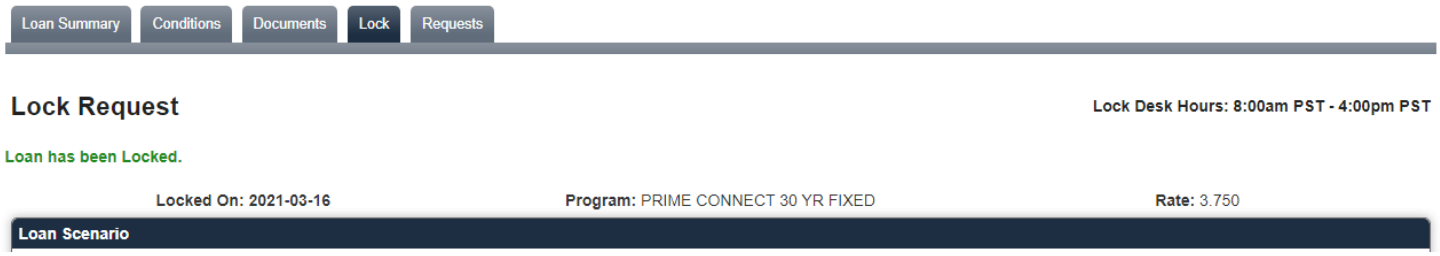
Exception Locks

Loans with exceptions must be locked manually. Manual Locks can be requested by emailing: ratelock@clearedgelending.com. Contact your Account Executive for more information.

Once the lock has been requested, you will receive a **Rate Lock Request Certificate** via email. A **Final Rate Lock Confirmation** will be emailed to your team upon confirmation of final rate and pricing. A timestamp of the request can be found at the top of the Lock section.

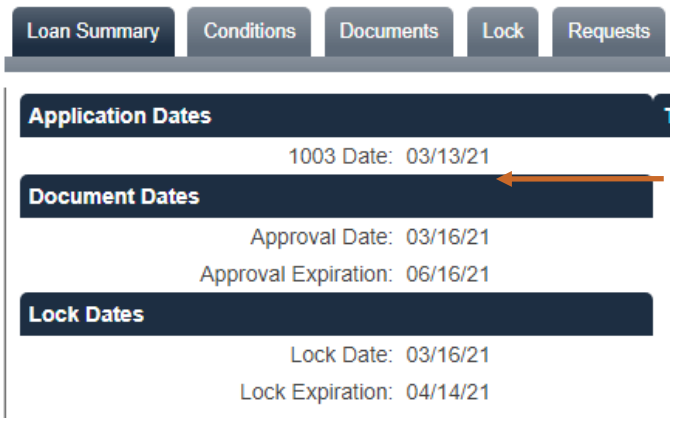


Once the loan has been locked, the green confirmation verbiage will display in **Lock** tab.



You may download the **Lock Confirmation** (current and historical) anytime by visiting the **Documents** tab, in the **Attached Loan Documents** section.

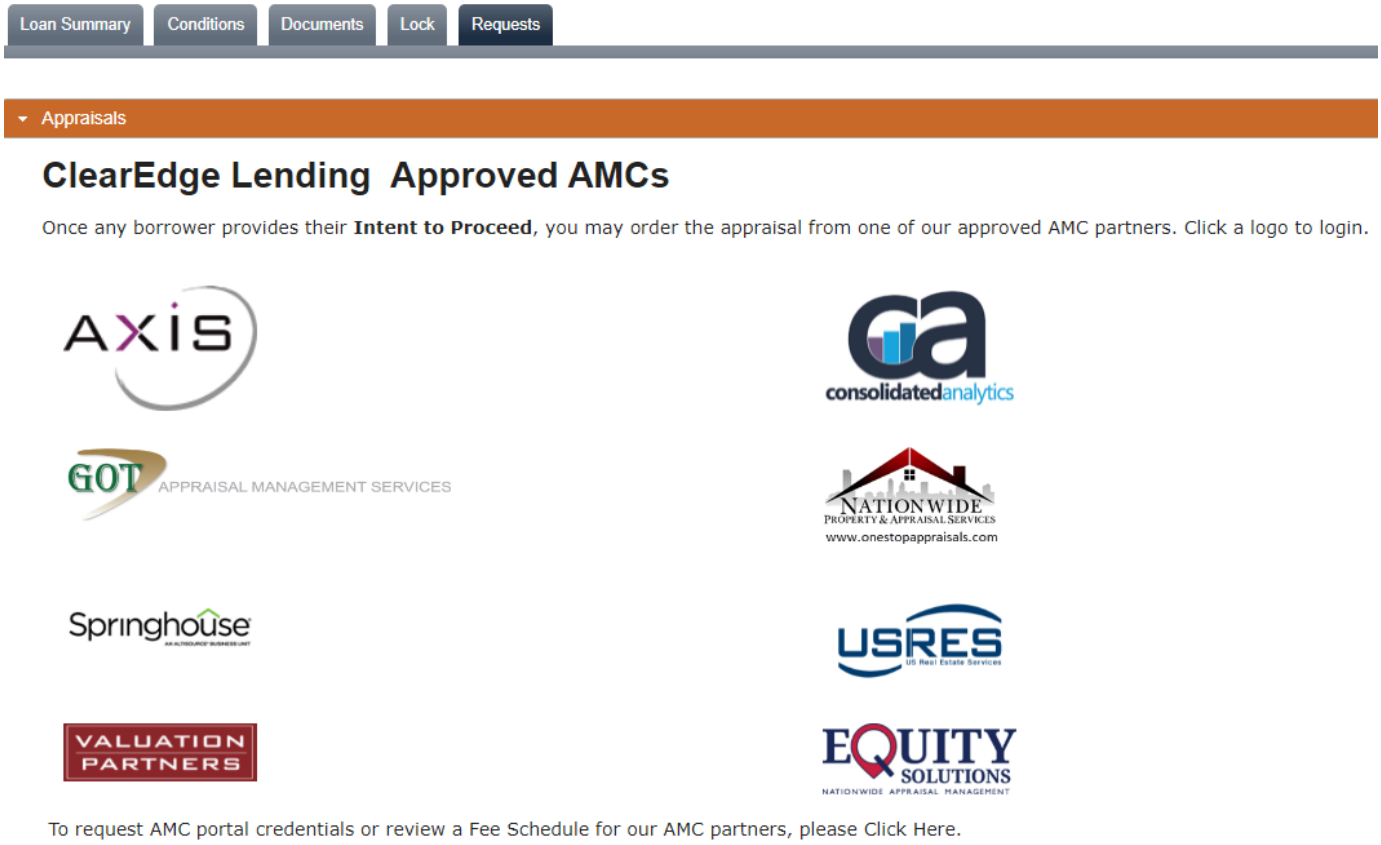
The Lock Expiration date can be found in the **Loan Summary** tab, under the **Lock Dates** section.



Requests: Appraisals

The Appraisals Section provides a list of our approved AMC Partners, and links to their websites. Appraisals can be ordered directly at the partner's website. Need credentials or a Fee Schedule? Click the link at the bottom of the screen for more information.

If you already have credentials for the AMC, please request that ClearEdge Lending be added as one of your approved lenders so that we may be selected from lender drop down menu within the AMC's portal.



Intent to Proceed

A creditor or other person may not **impose any fee** on a consumer in connection with the consumer's application for a mortgage transaction until the consumer has received the **Loan Estimate** and has indicated and **Intent to Proceed** with the transaction. (§ 1026.19(e)(2)(i)(A)).

ClearEdge Lending allows the borrower to express Intent to Proceed in one of two ways:
eSigning: The Intent to Proceed disclosure is issued in the initial disclosure package. If all borrowers have completed the eSigning process, the Intent to Proceed date will automatically populate to the **Loan Summary** tab, under the **TRID Dates** section.

Verbal: If the initial disclosures are issued and the Loan Officer confirms the borrower has received the Loan Estimate, the borrower may express his/her intent to proceed verbally. Loan Officers are instructed to complete the **Broker Intent to Proceed** form and email the form to their Account Manager. The Account Manager will then update the Intent to Proceed date in the system. CLICK HERE to access the disclosure.

NOTE: A borrower may not be charged an appraisal fee until one of the two methods above is completed.

Request: Change Of Circumstance

The Change of Circumstance Section allows you to request a COC anytime during the loan process.

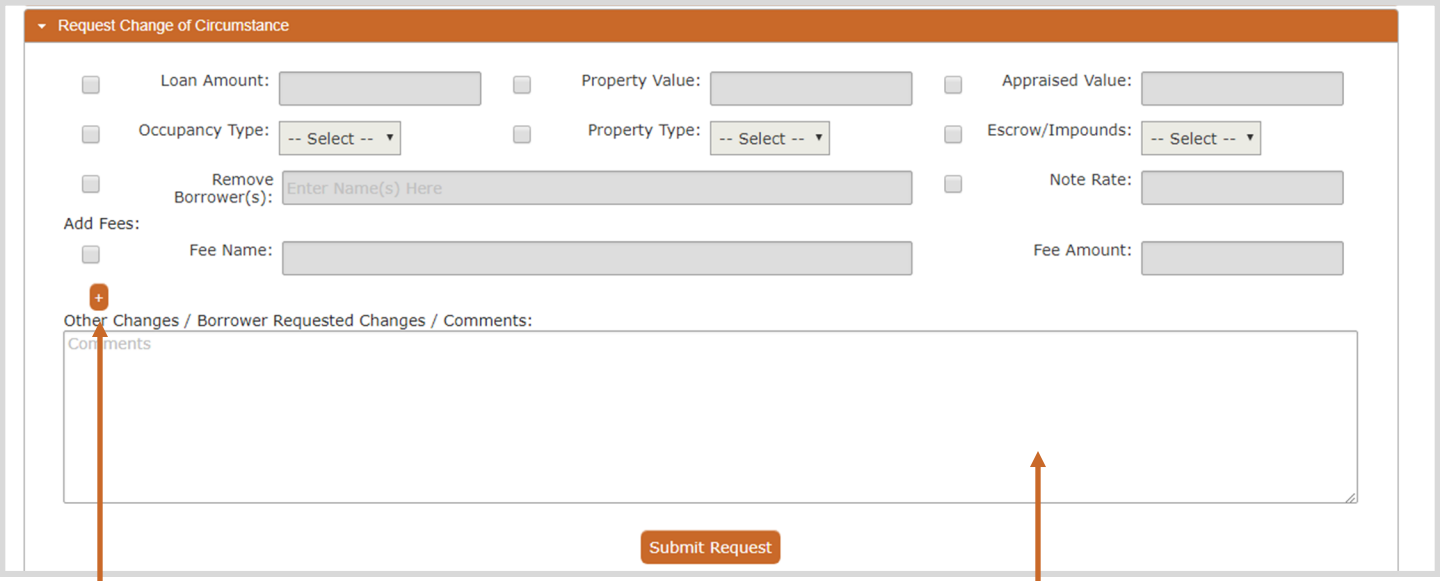
To Request a Change of Circumstance:

1. **Select the checkbox** next to the field requiring the COC, this will make field editable.
2. **Enter** data.
3. Provide any additional information to our team, in the comments section.
4. Click **Submit Request** and **OK.** This will notify our team of COC request and details.

Note:

- Multiple requests can be made at the same time in the COC screen.
- You may utilize this form as many times as required during the loan process.
- If the field regarding COC is not available, enter a detailed description of request in the Comments section.
- You will receive an email confirmation when the Redisclosure Package has been issued to borrower(s).

The receipt of redisclosed Loan Estimate can impact our ability to draw closing documents. In order to prevent any possible delays, please instruct borrower(s) to view/eSign their disclosure packages right away!



The **+** button allows you to add additional **Fees**.

Don't be shy! The more details you provide in the comments section, the more efficiently our team can process your request!

Request: Request Closing Disclosure

This screen allows you to order an Early Closing Disclosure to be issued once:

- The loan is **Approved**
- The loan is **Locked**

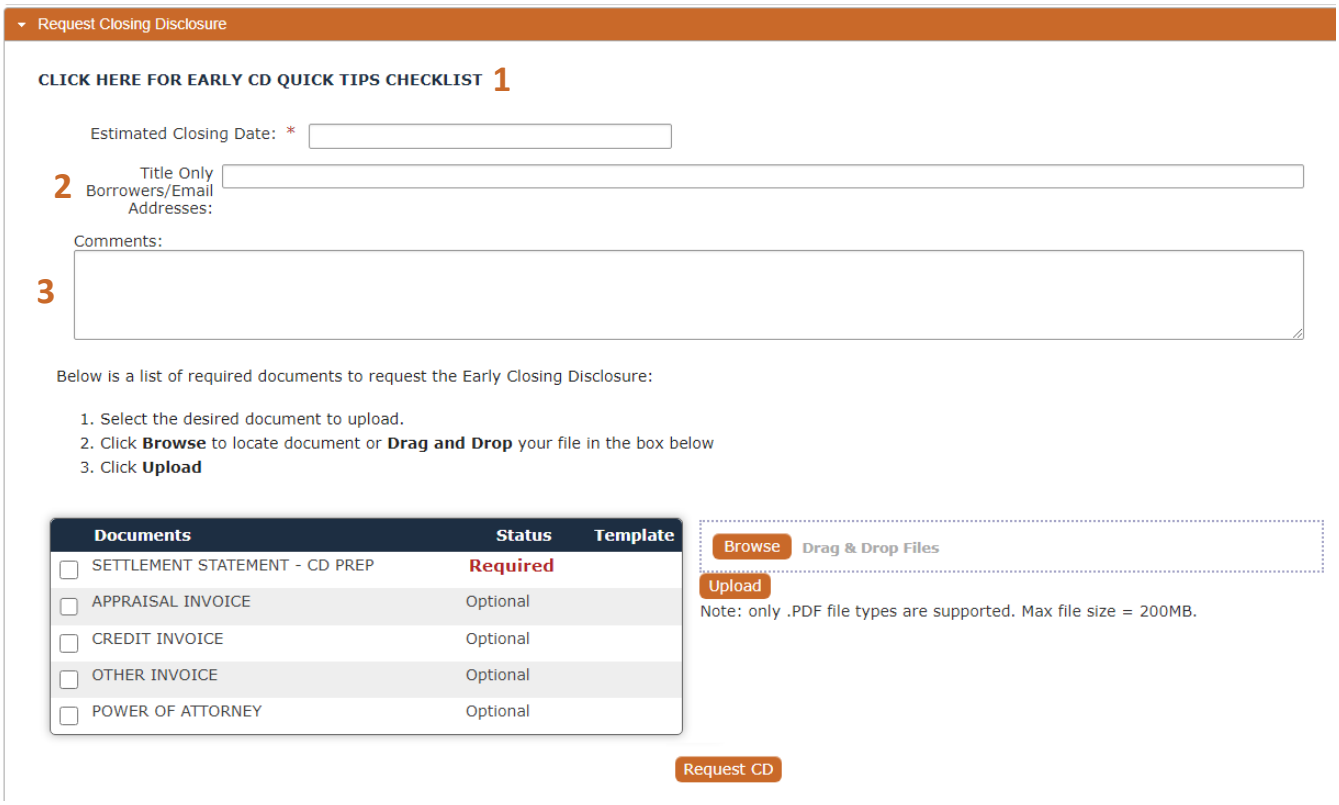
To Request CD:

1. **Complete all** fields. This will allow our team to process a CD as efficiently as possible.
2. Provide any additional information to our team, in the comments section.
3. Upload the **Required** documents at a minimum. (Once docs are uploaded, the request button will appear)
4. Click **Request CD** and **OK.** This will notify our team to proceed.

Notes:

- You will receive an email confirmation when the Early CD has been issued to borrower(s).
- Additional details regarding special fields can be found below.

The receipt of the Early Closing Disclosure impacts our ability to draw closing documents. In order to prevent any possible delays, please instruct your borrower(s) to sign their disclosure package right away!



1 Click the link to check out our **Early CD Quick Tips** Checklist!

2 **Title Only Borrowers:** Title only borrowers must be issued an Early CD for rescindable loans.

3 Enter miscellaneous details you would like our team to consider as they prep the Early CD.

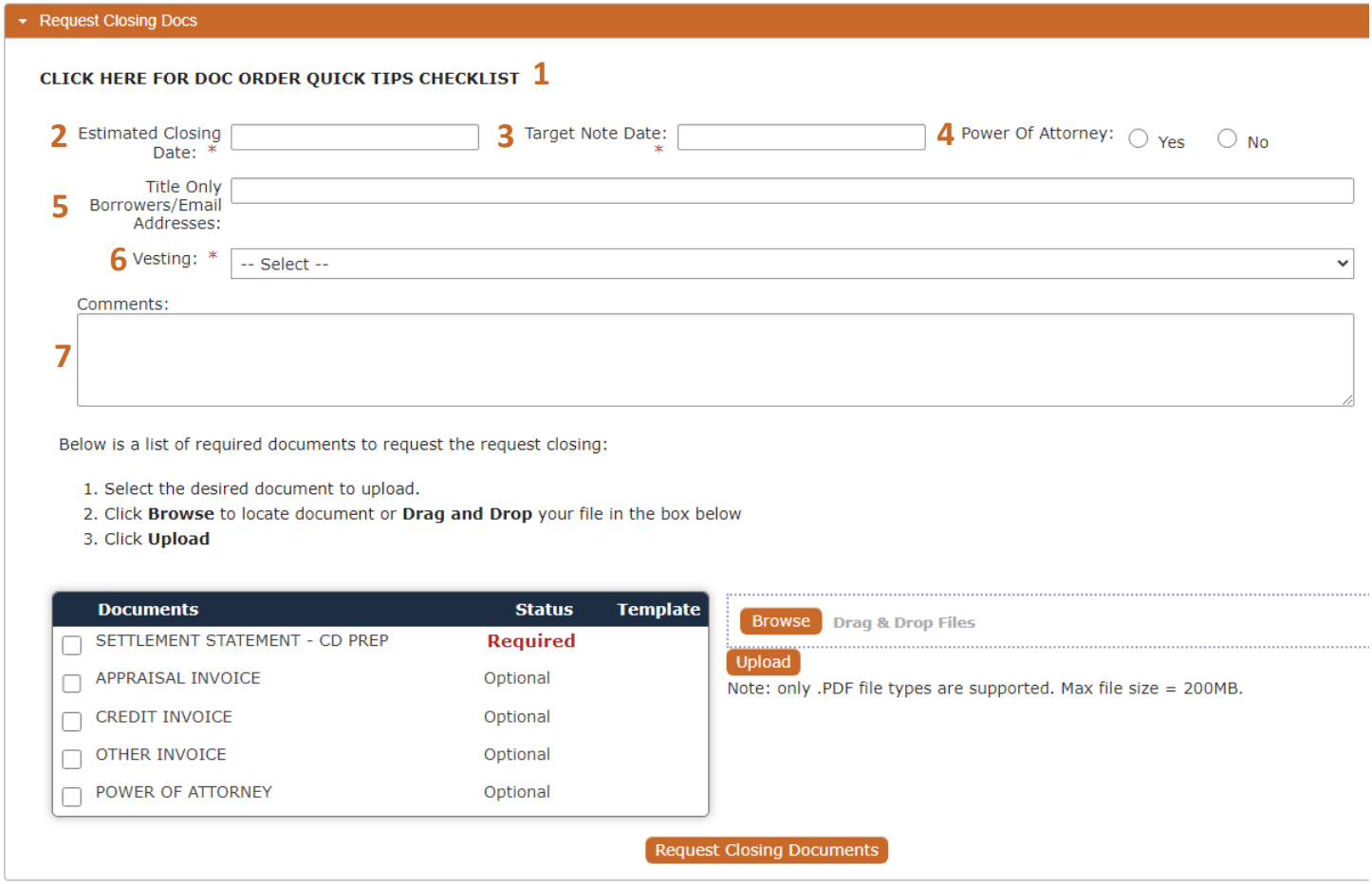
Request: Closing Docs

This screen allows you to order Closing Docs to be issued, once the loan is **Clear to Close**:

To Request Docs:

1. **Complete all** fields. This will allow our team to process closing docs as efficiently as possible.
2. Provide any additional information to our team, in the comments section.
3. Upload the **Required** documents at a minimum. (Once docs are uploaded, the request button will appear)
4. Click **Request Closing Documents** and **OK.** This will notify our team to proceed.

Note: You will receive an email confirmation when the closing docs have been sent to the Settlement Agent/ Attorney. Additional details regarding special fields can be found below.



1 Click the link to check out our **Doc Order Quick Tips** Checklist!

2 Enter the current estimated closing date.

3 **Target Note Date:** Wet Funding States = Day of Signing/Close

4 **Power of Attorney:** POA information flows to multiple documents in closing documents.

5 **Title Only Borrowers:** Title only borrowers must sign miscellaneous closing documents.

6 **LLC/Corp/Trust/POA Vesting:** Select the proper vesting type and enter full vesting in comments.

7 Enter miscellaneous details you would like our team to consider as they prep the docs.

Request: Request Lock Extension/Re-Lock

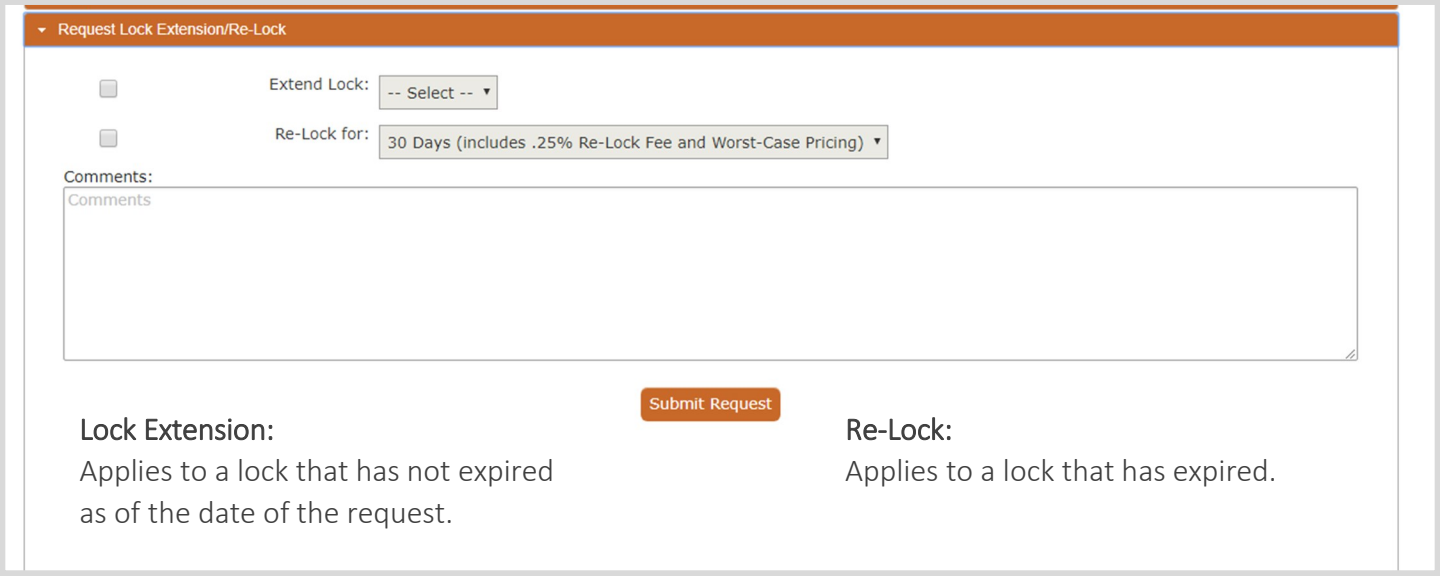
The Lock Extension/Re-Lock Section allows you to request Lock Extensions and Re-Locks.

To Request Lock Extension/Re-Lock:

1. **Select the checkbox** next to **Extend Lock** or **Re-Lock**.
2. Make selection from corresponding drop down menu.
3. Provide any additional information to our team, in the comments section.
4. Click **Submit Request** and **OK.** This will notify our team of your request.

Note:

- You will receive a revised Lock Confirmation, once your request has been processed.
- We currently only offer 1 option in drop down menu for re-locking a loan.



Lock Extension:
Applies to a lock that has not expired as of the date of the request.

Re-Lock:
Applies to a lock that has expired.

Hello Lance,
PLEASE BE ADVISED THAT YOUR LOCK EXPIRES IN 3 DAYS
A lock extension must be requested if your loan is not set to fund by the lock expiration date.

LOAN DETAILS:
Loan Number: 2019100067
Borrower Last Name: SAMPLE
Property Address: 222 FRIENDLY AVENUE

Please complete the following proces from within the loan file:
1. Navigate to the **Requests** tab
2. Expand the **Request Lock Extension/Re-Lock** section
3. Complete the **Extend Lock** details
4. **Submit Request**

Feel free to contact your Account Manager with questions:
Steve Account Manager
(760) 550-0794
baustin@clearedgelending.com

Rate Lock Expiration Warnings:

You will receive emails warning of pending rate lock expiration. These emails will go out daily, beginning 5 days **prior** to expiration date.

II-F Funding Process

Dry Funding States:
Once the closing documents have been received back from the Settlement Agent/Attorney, our team will review the file for outstanding Prior to Funding Conditions. You will receive an email from our team, with a list of any required items. To upload the conditions, follow the directions provided in the email from the Closer.

II-G Post-Closing Process

After the loan has funded, you will have access to download any miscellaneous documents required for your company's loan file . The loan can be accessed by clicking on the **Funded** folder in **My Pipeline.** All documents will be available in the Documents tab within the loan file. Once the loan has completed the post closing process, the loan will drop off your pipeline.

We recommend you download documents as soon as possible after the loan funds.

CLEAREDGE LENDING

BROKER PORTAL GUIDE