

SOLUTION ORIENTED. SERVICE DRIVEN.

ClearEdge Lending is a well-capitalized wholesale lender specializing in Non-QM loans. We have an array of industry leading, simplified and competitively priced loan products aimed at helping mortgage brokers build and scale their NonQM volumes.

With our **local full-service branch strategy**, streamlined Non-QM guidelines and our team support, ClearEdge provides an excellent way for brokers to expand into Non-QM lending. More importantly, **our role as both the lender and end investor** will enable us to make quicker credit decisions.

We have acquired over **\$1 billion in Non-QM loans** since 2015 and completed **five Non-QM securitizations** over the past two years.

We offer **competitive rates on a full suite of products.** Below is an overview of each of our products, contact your Account Executive for more information.

At ClearEdge, our goal is to help you navigate the Non-QM market:

- >> We **DO NOT OFFER RETAIL** so we **NEVER** solicit your borrowers
- >> We are the end investor
- >> We have a high-touch, local service philosophy and do not use remote or contract underwriters

These are just a few attributes that allow us to focus on **simplicity and speed at point-of sale.**

Agency EDGE

Simplifying Non-QM underwriting and process by defaulting to DU findings. Expedite your loans with minimal conditions and fast closings – bank statements, full doc, asset utilization.

Investor EDGE

A true mortgage product for real estate investors looking to expand their portfolio. We evaluate the subject property cash flow not the investors income documentation.

ClearEdge PLUS

Designed for the borrower who just missed out on conventional/jumbo, offering a full suite of aggressively priced solutions – bank statement, full doc, express doc & asset utilization.

ClearEdge CORE

Designed for the borrower who needs underwriting flexibility or has experienced a credit event – bank statement, full doc, express doc & asset utilization.