



ClearEdge Portfolio

PLUS Offering

	Full Doc Edge				Investor Edge		
	Full Doc	Express	Asset Edge	Bank Statement Edge	No Ratio	DSCR**	Foreign National DSCR
Minimum Credit Score	661	680	661	680	640	620	N/A*
LTV/CLTV	90%	85%	75%	85%	75%	80%	65%
Loan Amounts	\$2.5MM	\$2.5MM	\$2.5MM	\$2.5MM	\$2.0MM	\$2.0MM	\$2.0MM
Income Used to Qualify	2yrs + YTD	1yr + YTD	4 months Bank Statement	12-24 months	N/A	N/A	N/A
DTI	50%	50%	50%	50%	N/A	1.1 DSCR	1.1 DSCR
Cash Out Allowed	Up to \$1MM	Up to \$1MM	Not Allowed	Up to \$1MM	Unlimited	Unlimited	Not Allowed
Mtg Lates	0x30x12	0x30x12	0x30x12	0x30x12	1x30x12	1x30x12	1x30x12
FC / BK	>4 yrs	>4 yrs	>4 yrs	>4 yrs	>2yrs / >2 yrs	>2yrs / >2 yrs	N/A
Prepayment Penalty	N/A	N/A	N/A	None	0 - 3 years*	0 - 3 years*	0 - 3 years
Gift Funds	up to 85% LTV*	up to 80% LTV*	Not Allowed	up to 80% LTV*	Not Allowed	Not Allowed	Not Allowed
Reserves (>\$100 ≤\$500)	6 Months	6 Months	N/A	6 Months	6 Months	6 Months	12 Months
Reserves (>\$500 ≤\$1MM)	9 Months	9 Months	N/A	9 Months	6 Months	6 Months	12 Months
Reserves (>\$1MM ≤\$2MM)	12 Months	12 Months	N/A	12 Months	6 Months	6 Months	12 Months
Reserves (>\$2MM ≤\$2.5MM)	18 Months	18 Months	N/A	18 Months	6 Months	6 Months	12 Months
Additional Notes*	Borrower must have 5% of their own funds*				Prepayment on NOO* First Time Investor OK**		Pricing based on 660 FICO*

