



AGENCY EDGE Owner Occupied

Follow DU, self-employed replace income docs with 12-24 month bank statements.

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02/20/19	30 Day Lock		
Coupon	5/1 ARM	7/1 ARM	FIX 30
4.625	2.83		
4.750	2.52		
4.875	2.20	2.58	
5.000	1.89	2.27	2.64
5.125	1.58	1.96	2.33
5.250	1.27	1.65	2.02
5.375	0.95	1.33	1.70
5.500	0.64	1.02	1.39
5.625	0.33	0.71	1.08
5.750	0.02	0.40	0.77
5.875	(0.30)	0.08	0.45
6.000	(0.61)	(0.23)	0.14
6.125	(0.92)	(0.54)	(0.17)
6.250	(1.17)	(0.79)	(0.42)
6.375	(1.42)	(1.04)	(0.67)
6.500	(1.67)	(1.29)	(0.92)
6.625	(1.92)	(1.54)	(1.17)
6.750	(2.17)	(1.79)	(1.42)
6.875	(2.42)	(2.04)	(1.67)
7.000	(2.67)	(2.29)	(1.92)
7.125	(2.92)	(2.54)	(2.17)
7.250	(3.17)	(2.79)	(2.42)
7.375	(3.42)	(3.04)	(2.67)

DU/Bank Statement Qualification						
LLPAs (Price Adjustments)						
LTV/CLTV						
	< 60	60.01-65	65.01-70	70.01-75	75.01-80	
Full Doc	740+	(1.750)	(1.750)	(1.625)	(1.000)	(0.500)
	720-739	(1.625)	(1.625)	(1.500)	(0.875)	(0.375)
	700-719	(1.375)	(1.375)	(1.125)	(0.750)	(0.250)
	680-699	(1.375)	(1.250)	(0.625)	(0.250)	0.250
Bank Statement	< 60	60.01-65	65.01-70	70.01-75	75.01-80	
	740+	(1.750)	(1.250)	(0.875)	-	0.500
	720-739	(1.625)	(1.125)	(0.750)	0.125	0.625
	700-719	(1.375)	(0.875)	(0.375)	0.250	0.750
680-699	(1.375)	(0.750)	0.125	0.750	1.250	

	< 60	60.01-65	65.01-70	70.01-75	75.01-80
12 Month Bank Statements	-	-	0.250	0.500	0.500
Asset Utilization*	0.250	0.250	0.500	0.500	
Interest Only	0.375	0.375	0.375	0.500	0.500
Non-Warrantable Condo	0.750	1.000	1.500	1.750	
Cash Out / Debt Consolidation**	0.250	0.375	0.500	0.500	
Loan Amount > 1.5mm	(0.375)	(0.375)	-	-	-

*Cumulative with Full Doc LLPAs

**Full Doc Only

Grow Your Portfolio with AGENCY EDGE

80% LTV to \$2MM

Follow DU Findings:

<ul style="list-style-type: none"> >> No VOR >> No LOE >> No reserves >> No assets r/t 	<ul style="list-style-type: none"> >> FTHB no restrictions >> Streamline gift funds >> NOCB blended ratios >> 45 debt ratio >> 100% of 401k/stocks
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Program Notes	
Min Loan Amt	150k
Max Loan Amt	2.0mm
Max Price (Fixed /ARMs)	101.500
Min Price	98.500
ARM Margin	3.50%
ARM Caps (5/1)	2/2/5
ARM Caps (7/1)	5/2/5
Index	1Yr LIBOR
ARM Floor	Floor = Margin

Lock Period	Price Adj
15 day	-0.15
45 day	0.15
60 day	0.30

Lock Extension Cost (Max 2x / 30 days)	
Each Day = 0.015	
Admin Fee	\$999
Tax Service	\$90
Flood Cert	\$6

Lock Desk Info	
Lock Desk #	949-269-8386
Lock Desk Email	ratelock@clearedgelending.com
Lock Desk Hours	8:00am - 2pm Pacific



02/20/19	30 Day Lock
Coupon	5/1 ARM
5.000	2.14
5.125	1.83
5.250	1.52
5.375	1.20
5.500	0.89
5.625	0.58
5.750	0.27
5.875	(0.05)
6.000	(0.36)
6.125	(0.67)
6.250	(0.92)
6.375	(1.17)
6.500	(1.42)
6.625	(1.67)
6.750	(1.92)
6.875	(2.17)
7.000	(2.42)
7.125	(2.67)
7.250	(2.92)
7.375	(3.17)
7.500	(3.42)
7.625	(3.67)
7.750	(3.92)
7.875	(4.17)
8.000	(4.42)
8.125	(4.67)
8.250	(4.92)
8.375	(5.17)
8.500	(5.42)
8.625	(5.67)
8.750	(5.92)
8.875	(6.17)
9.000	(6.42)
9.125	(6.67)
9.250	(6.92)
9.375	(7.17)
9.500	(7.42)
9.625	(7.67)
9.750	(7.92)

		LLPAs (Price Adjustments)						
		LTV/CLTV						
		< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Seasoned Event* (3+ Yrs since event, 2+ yrs for BK)	720+	(1.625)	(1.625)	(1.500)	(0.875)	(0.375)	0.500	1.625
	700-719	(1.375)	(1.375)	(1.125)	(0.750)	(0.250)	0.875	2.125
	680-699	(1.375)	(1.250)	(0.625)	(0.250)	0.250	1.750	3.125
	660-679	(0.875)	(0.875)	(0.500)	-	0.875	2.000	
	640-659	(0.375)	-	0.250	1.125	2.125	2.500	
Recent Event (< 3 Yrs since event, < 2 yrs for BK)	720+	-	-	-	0.750	1.375	1.625	
	700-719	0.250	0.250	0.250	0.875	1.500	1.750	
	680-699	0.500	0.500	0.875	1.500	2.000	2.250	
	660-679	1.000	1.000	1.250	2.250	2.750		
	640-659	1.000	1.250	1.375	2.500	3.750		
0x60 Mtg DQ	620-639	(0.125)	0.125	0.750	1.875	2.875		
	600-619	1.625	1.875	2.500	3.125	4.000		
0x90 Mtg DQ	620-639	2.000	2.125	2.250	3.875	4.500		
	600-619	3.875	4.000	4.375	5.250	6.500		

		Additional LLPAs (Price Adjustments)						
		LTV/CLTV						
		< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
ARM 7/1		0.375	0.375	0.375	0.375	0.375	0.375	0.375
FIX 30		0.875	0.875	0.875	0.875	0.875	0.875	0.875
DTI > 43%		-	-	-	-	-	0.250	0.250
Interest Only		0.375	0.375	0.375	0.500	0.500	0.750	
Loan Amount <= 250K		-	-	0.250	0.250	0.250	0.500	0.500
Loan Amount > 1.5mm		(0.375)	(0.375)	-	-	-		
Cash Out / Debt Consolidation		0.250	0.375	0.500	0.500	1.000	1.250	
NOO		(0.500)	(0.500)	-	0.750	1.250		
Second Home		0.500	0.750	1.000	1.000	1.000		
Condo		0.250	0.500	0.500	0.500	0.500	0.750	
Non-Warrantable Condo		0.750	1.000	1.500	1.750			
2-4 Unit Property		0.125	0.125	0.125	0.250	0.250	0.250	0.250
Asset Utilization		0.250	0.250	0.500	0.500	0.500		
24 Month Bank Statement		-	0.500	0.750	1.000	1.000	1.000	1.000
12 Month Bank Statement**		-	-	0.250	0.500	0.500	1.000	1.250
Express Doc - 1yr Tax Return + P&L^		-	0.500	0.750	1.000	1.000	1.000	1.000

^Express Documentation : 1 Yr Tax Return +P&L since last tax filing
*2+ Yrs Since BK, 3+ Yrs Since Short Sale, Deed-in-Lieu, Foreclosure, Modification
**12 Month Bank Statements additive to 24 Month Bank Statement Adjustments

Program Notes	
Min Loan Amt	\$100k OO/ \$150k 2nd home & NOO
Max Loan Amt	3.0mm
Max Price (Fixed /ARMs)	103.50 / 102.50
Min Price	N/A
Non-Warrantable	Allowed
Foreign National	Not Allowed
ARM Margin	4.00%
ARM Caps (5/1)	2/2/5
ARM Caps (7/1)	5/2/5
Index	1Yr LIBOR
ARM Floor	Floor = Margin

Non-Owner Only	
Prepay Penalty Price Adj	
BPC Par	-
3 year	-
2 year	0.500
1 year	0.750
No PPP	1.000

Lock Period	Price Adj
15 day	(0.150)
45 day	0.150
60 day	0.300

Lock Extension Cost	
(Max 2x / 30 days)	
Each Day = 0.015	
Max Lock Period	60 Days
Admin Fee	\$999
Tax Service	\$90
Flood Cert	\$6

Lock Desk Info	
Lock Desk #	949-269-8386
Lock Desk Email	ratelock@clearedgelending.com
Lock Desk Hours	8:00am - 2pm Pacific

02/20/19	30 Day Lock		
Coupon	5/1 ARM	7/1 ARM	Fix 30
3.250	5.50	6.28	6.65
3.375	4.88	5.65	6.03
3.500	4.25	5.03	5.40
3.625	3.69	4.40	4.78
3.750	3.13	3.84	4.15
3.875	2.69	3.28	3.59
4.000	2.25	2.84	3.03
4.125	1.82	2.40	2.59
4.250	1.38	1.97	2.15
4.375	0.94	1.53	1.72
4.500	0.50	1.09	1.28
4.625	0.07	0.65	0.84
4.750	(0.37)	0.22	0.40
4.875	(0.75)	(0.22)	(0.03)
5.000	(1.12)	(0.60)	(0.47)
5.125	(1.43)	(0.97)	(0.85)
5.250	(1.75)	(1.28)	(1.22)
5.375	(2.00)	(1.60)	(1.53)
5.500	(2.25)	(1.85)	(1.85)
5.625	(2.50)	(2.10)	(2.10)
5.750	(2.75)	(2.35)	(2.35)
5.875	(3.00)	(2.60)	(2.60)
6.000	(3.25)	(2.85)	(2.85)
6.125	(3.50)	(3.10)	(3.10)
6.250	(3.75)	(3.35)	(3.35)
6.375	(4.00)	(3.60)	(3.60)
6.500	(4.25)	(3.85)	(3.85)
6.625	(4.50)	(4.10)	(4.10)
6.750	(4.75)	(4.35)	(4.35)
6.875	(5.00)	(4.60)	(4.60)
7.000	(5.25)	(4.85)	(4.85)
7.125	(5.50)	(5.10)	(5.10)
7.250	(5.75)	(5.35)	(5.35)
7.375	(6.00)	(5.60)	(5.60)
7.500	(6.25)	(5.85)	(5.85)

		LLPAs (Price Adjustments)									
		LTV/CLTV									
		<50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc 0x30 Mtg DQ (4+ Yrs Since Event)	780+	(0.375)	(0.250)	(0.250)	(0.125)	-	0.250	0.375	1.000	1.500	
	760-779	(0.375)	(0.250)	(0.250)	(0.125)	-	0.250	0.375	1.000	1.625	
	740-759	(0.250)	(0.125)	(0.125)	-	0.125	0.375	0.625	1.500	1.750	
	720-739	(0.125)	-	-	0.125	0.250	0.625	0.875	1.625	1.875	
	700-719	-	0.125	0.125	0.375	0.875	1.125	1.375	2.000		
Bank Statement (24 month) 0x30 Mtg DQ (4+ Yrs Since Event)	680-699	-	0.125	0.250	0.625	1.250	1.750	2.250	2.875		
	661-679	0.500	0.625	0.750	1.000	1.625	2.250	2.875			
	780+	(0.125)	-	-	0.375	0.500	0.750	1.500	2.125		
	760-779	(0.125)	-	-	0.375	0.500	1.000	1.500	2.125		
	740-759	-	0.125	0.125	0.500	1.000	1.625	1.875	2.375		
	720-739	0.125	0.250	0.250	0.625	1.375	1.875	2.250			
	700-719	0.250	0.375	0.375	1.000	1.625	2.250				
	680-699	0.375	0.500	0.500	1.250						
	661-679										

		Additional LLPAs (Price Adjustments)									
		LTV/CLTV									
		<50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
DTI > 43% 680+ FICO		-	-	-	-	-	-	-	-	-	
Interest Only		0.125	0.250	0.250	0.375	0.375	0.500	0.750			
Loan Amount <= 250K		-	-	-	-	0.250	0.250	0.250	0.500	0.500	
Loan Amount > 2.0mm		0.500	0.500	0.500	0.500	0.500	0.500	0.750			
Purchase		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Cash Out / Debt Consolidation		0.250	0.250	0.250	0.375	0.750	0.750				
NOO		0.625	0.750	0.750	0.875	1.125	1.375				
Second Home		-	0.250	0.500	0.750	0.750	1.000	1.000			
Condos		0.250	0.250	0.250	0.500	0.500	0.500	0.500	0.750		
2-4 Unit Property		0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.250	0.250	
Asset Utilization		0.250	0.250	0.250	0.250	0.250	0.375				
12 Month Bank Statement*		-	-	-	0.250	0.500	0.625	0.875	1.000		
Express Doc - 1yr Tax Return + P&L^		-	-	-	-	-	-	-	-	-	
Fixed Rate Bank Stmt		0.625	0.625	0.625	0.625	0.750	1.000	1.000	1.000		

^Express Documentation : 1 Yr Tax Return +P&L since last tax filing

^Express Doc must be priced as 24 Month Bank Statements

*12 Month Bank Statements additive to 24 Month Bank Statement Adjustments

Program Notes	
Min Loan Amt	100k
Max Loan Amt	2.5mm
Max Price (Fixed /ARMs)	101.75 / 101.75
Min Price	98.5
Florida Condos Max LTV	75% Purch/RT Refi, 70% Cashout
ARM Margin	3.50%
ARM Caps (5/1)	2/2/5
ARM Caps (7/1)	5/2/5
Index	1Yr LIBOR
ARM Floor	Floor = Margin
Ineligible States	MS, WV

Non-Owner Only	
Prepay Penalty Price Adj	
3 year	-
2 year	-
1 year	-
No PPP	-

Lock Period	Price Adj
15 day	(0.150)
45 day	0.150
60 day	0.300

Lock Extension Cost (Max 2x / 30 days)	
Each Day = 0.015	
Max Lock Period	60 Days
Admin Fee	\$999
Tax Service	\$90
Flood Cert	\$6

Lock Desk Info	
Lock Desk #	949-269-8386
Lock Desk Email	ratelock@clearedgelending.com
Lock Desk Hours	8:00am - 2pm Pacific





INVESTOR EDGE

www.ClearEdgeLending.com

02/20/19	30 Day Lock		
Coupon	3/1 ARM	5/1 ARM	7/1 ARM
5.875	1.00	1.50	2.00
6.000	0.50	0.75	1.50
6.125	0.25	0.50	1.25
6.250	-	0.25	1.00
6.375	(0.25)	-	0.75
6.500	(0.50)	(0.25)	0.50
6.625	(0.75)	(0.50)	0.25
6.750	(1.00)	(0.75)	-
6.875	(1.25)	(1.00)	(0.25)
7.000	(1.50)	(1.25)	(0.50)
7.125	(1.75)	(1.50)	(0.75)
7.250	(2.00)	(1.75)	(1.00)
7.375	(2.25)	(2.00)	(1.25)
7.500	(2.50)	(2.25)	(1.50)
7.625	(2.75)	(2.50)	(1.75)
7.750	(3.00)	(2.75)	(2.00)
7.875	(3.25)	(3.00)	(2.25)
8.000	(3.50)	(3.25)	(2.50)
8.125	(3.75)	(3.50)	(2.75)
8.250	(4.00)	(3.75)	(3.00)
8.375	(4.25)	(4.00)	(3.25)
8.500	(4.50)	(4.25)	(3.50)
8.625	(4.75)	(4.50)	(3.75)
8.750	(5.00)	(4.75)	(4.00)
8.875	(5.25)	(5.00)	(4.25)
9.000	(5.50)	(5.25)	(4.50)
9.125	(5.75)	(5.50)	(4.75)
9.250	(6.00)	(5.75)	(5.00)

		LLPAs (Price Adjustments)				
		LTV/CLTV				
		< 60	60.01-65	65.01-70	70.01-75	75.01-80
Investor Edge	740+	(1.500)	(1.250)	(1.000)	(0.250)	2.000
	720-739	(1.250)	(1.000)	(0.750)	0.750	2.750
	700-719	(1.000)	(0.750)	(0.250)	2.000	3.000
	680-699	(0.500)	(0.500)	-	2.500	
	660-679	(0.250)	(0.250)	0.500	3.000	
	640-659	0.250	0.625	1.000	3.500	
	620-639	2.500	3.000			

		LTV/CLTV				
		< 60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR <1.1 / No Ratio		0.750	0.750	0.750	0.750	
UPB <= 250K		-	-	0.250	0.250	0.250
UPB > 1.5mm		0.250	0.500	0.500	0.750	1.000
Cash Out / Debt Consolidation*		1.000	1.000	1.250		
Non-Warrantable Condo		0.750	0.750			
Condo		0.250	0.500	0.500		
2-4 Unit Property		0.500	0.750	1.000	1.250	
Foreign National (Price to 660 FICO)		1.500	1.500			
3yr PPP		-	-	-	-	-
1yr PPP		0.750	0.750	0.750	0.750	0.750
No PPP		1.000	1.000	1.000	1.000	1.000
BPC Par (No PPP)		-	-	-	-	-

* No Ratio Max 65 LTV

Program Notes	
Min Loan Amt	75k
Max Loan Amt	2.0mm
Max Price (2+yr PPP/1yr or No PPP)	102/100
Min Price	98.500
Housing Event	2+ Years
BK	2+ Years
Mtge History	1x30x12
ARM Margin	6.00%
ARM Caps (3/1)	2/2/5
ARM Caps (5/1)	2/2/5
ARM Caps (7/1)	5/2/5
Index	1yr Libor
ARM Floor	Margin

Lock Period	Price Adj
15 day	-0.15
45 day	0.15
60 day	0.30

Lock Extension Cost (Max 2x / 30 days)	
Each Day = 0.015	
Max Lock Period	60 Days
Admin Fee	\$999
Tax Service	\$90
Flood Cert	\$6

Lock Desk Info	
Lock Desk #	949-269-8386
Lock Desk Email	ratelock@clearedgelending.com
Lock Desk Hours	8:00am - 2pm Pacific



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02/20/19 Coupon	30 Day Lock		
	Conforming Balance FIX 30	Agency Jumbo FIX 30	Exceeds Agency Balance FIX 30
3.500	3.33	3.12	3.12
3.625	2.62	2.52	2.52
3.750	1.98	1.97	1.97
3.875	1.47	1.49	1.49
4.000	0.95	1.02	1.02
4.125	0.43	0.55	0.55
4.250	(0.04)	0.12	0.12
4.375	(0.45)	(0.25)	(0.25)
4.500	(0.87)	(0.62)	(0.62)
4.625	(1.28)	(0.98)	(0.98)
4.750	(1.66)	(1.29)	(1.29)
4.875	(1.99)	(1.54)	(1.54)
5.000	(2.31)	(1.79)	(1.79)
5.125	(2.64)	(2.04)	(2.04)
5.250	(2.95)	(2.29)	(2.29)
5.375	(3.27)	(2.54)	(2.54)
5.500	(3.58)	(2.79)	(2.79)
5.625	(3.89)	(3.04)	(3.04)
5.750	(4.20)	(3.29)	(3.29)
5.875	(4.52)	(3.54)	(3.54)
6.000	(4.83)	(3.79)	(3.79)
6.125	(5.14)	(4.04)	(4.04)
6.250	(5.45)	(4.29)	(4.29)
6.375	(5.77)	(4.54)	(4.54)
6.500	(6.08)	(4.79)	(4.79)
6.625	(6.39)	(5.04)	(5.04)
6.750	(6.70)	(5.29)	(5.29)
6.875	(7.02)	(5.54)	(5.54)
7.000	(7.33)	(5.79)	(5.79)
7.125	(7.64)	(6.04)	(6.04)
7.250	(7.95)	(6.29)	(6.29)
7.375	(8.27)	(6.54)	(6.54)
7.500	(8.58)	(6.79)	(6.79)
7.625	(8.89)	(7.04)	(7.04)
7.750	(9.20)	(7.29)	(7.29)
7.875	(9.52)	(7.54)	(7.54)

Credit Score / LTV	<= 60	60.01-65	65.01-70	70.01-75	75.01-80
760+	(0.125)	0.125	0.125	-	
740-759	-	0.250	0.250	0.125	
720-739	-	0.250	0.250	0.375	
700-719	-	0.500	0.500	1.000	
680-699	-	0.500	0.500		
660-679					

LTV	<= 60	60.01-65	65.01-70	70.01-75	75.01-80
Occupancy					
Investment Property	1.750	1.750	1.750	2.000	
Cash-Out Refinance					
760+	0.125	0.375	0.375		
740-759	0.375	0.625	0.625		
720-739	0.375	1.000	1.000		
700-719	0.375	1.000	1.000		
680-699					
660-679					
Agency Jumbo Balances*					
Purchase/Rate Refi	0.375	0.625	0.625	0.250	
Cash-Out	0.625	0.875	0.875		
Property Type					
2 Unit	1.000	1.000	1.000	1.000	
3-4 Unit	1.000	1.000	1.000	1.000	
Condo	-	-	-	-	

*LLPAs for Conforming Balances also apply

Loan Amount Up to \$1.5mm	<= 60	60.01-65	65.01-70	70.01-75	75.01-80
	-	-	-	-	

**LLPAs for Conforming balances and Agency Jumbo apply

	<= 60	60.01-65	65.01-70	70.01-75	75.01-80
CLTV > LTV & FICO >= 720	0.375	0.375	0.375	0.375	
CLTV > LTV & FICO < 720	0.375	0.375	0.375	0.375	

Min Loan Amt	150k
Max Loan Amt	1.5mm
Max Price	101.750
Min Price	N/A

Lock Period	Price Adj
15 day	-0.15
45 day	0.15
60 day	0.30

5 Days	0.075
10 Days	0.150
15 Days	0.225
20 Days	0.300
30 Days	0.450

Each Day = 0.015	
Admin Fee	\$999
Tax Service	\$90
Flood Cert	\$6

Lock Desk #	949-269-8386
Lock Desk Email	ratelock@clearedge.com
Lock Desk Hours	8:00am - 2pm Pacific

Grow Your Portfolio with AGENCY EDGE

Follow DU Findings:

>> No VOR	>> 700** Score
>> No LOE	>> Up to 75% LTV
>> No assets r/t	>> Up to \$1.5MM
>> No residual income	>> 50 DTI

*Full Doc only
**680 score to 70%

