



CLEAREDGE
LENDING

**BROKER
PORTAL
GUIDE**



Broker Portal Guide | Version 3.0 | Copyright ©2022

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I. INTRODUCTION

Welcome to ClearEdge Lending where our motto is our driving force; **Solution Oriented. Service Driven.** We welcome you to our ClearEdge Lending Portal!

SOLUTION ORIENTED. SERVICE DRIVEN.

We're paving the way for mortgage brokers to break into and scale their Non-QM business. Become an approved broker today.

GET APPROVED

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

Please Log In...

Enter your user name and password.

Username:	<input type="text"/>
Password:	<input type="password"/>
<input type="button" value="Login"/>	

[Forgot your Password?](#)
[Change Your Password](#)

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

Hello Lance Originator

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

Your username is: Unique to individual

Your password is: Unique to individual

Company Name: Your Company Name

Branch Location: 123 Loan Way, Aliso Viejo

You may access your account by visiting: <https://tpo.clearedgelending.com/tpocenter>

Download our Portal Guides by visiting: <https://tpo.clearedgelending.com/grow-your-business/forms/>

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	<input type="text" value="Hootie and the Blowfish"/>	
Challenge Question #2	What is your favorite book?	▼
Answer #2	<input type="text" value="Cat In The Hat"/>	
Challenge Question #3	What was the name of your first pet?	▼
Answer #3	<input type="text" value="Bark Twain"/>	
<input type="button" value="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**
4. Click **Save**

Welcome Lance - Logout

My AE: Matt AE ☎ 949-330-7407 ✉ mattb@clearedgelending.com

[Portal Questions?](#)

[My Pipeline](#) [Clear Pricer](#) [Rate Sheets](#) [Approved AMCs](#) [Forms & Resources](#) [Matrices](#) [My Account](#)

Save

Account Username lance

→ Reset Account Password

→ 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: @ \$ % ; : . , ? = _ * ~ ^ + - # ! |

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 Officer 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

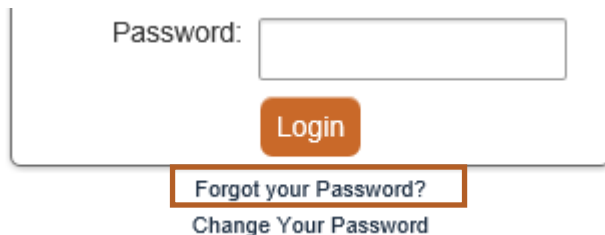
Our commitment is to complete and respond to all request in 2 hours or less, during normal business hours.
(8am-5pm, Pacific)

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.



Password:

Login

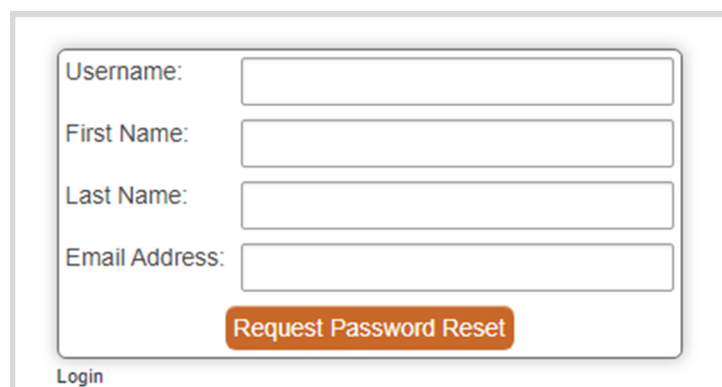
[Forgot your Password?](#)

[Change Your Password](#)

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.



Username:

First Name:

Last Name:

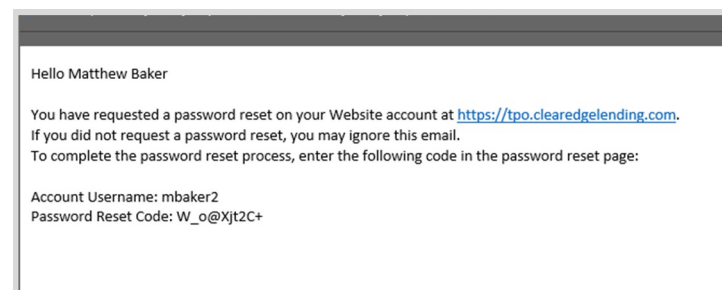
Email Address:

[Request Password Reset](#)

Login

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



Hello Matthew Baker

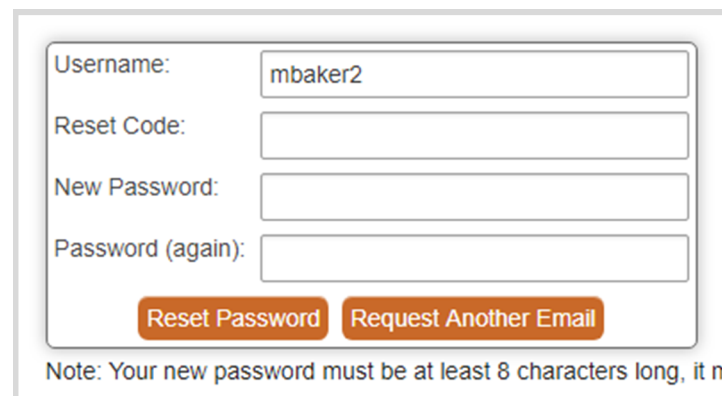
You have requested a password reset on your Website account at <https://tpo.clearedgelending.com>. If you did not request a password reset, you may ignore this email.

To complete the password reset process, enter the following code in the password reset page:

Account Username: mbaker2
Password Reset Code: W_o@Xjt2C+

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**.



Username:

Reset Code:

New Password:

Password (again):

[Reset Password](#) [Request Another Email](#)

Note: Your new password must be at least 8 characters long, it m

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.

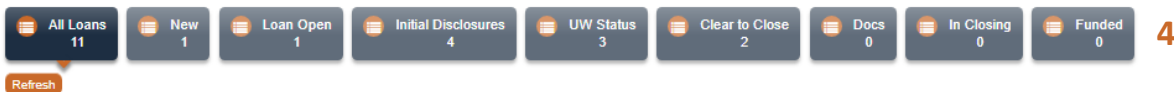


1 My AE: Matt AE 949-330-7407 mattb@clearedgelending.com Welcome Lance - Logout
Portal Questions?

2 My Pipeline Clear Pricer Rate Sheets Approved AMCs Forms & Resources Matrices My Account

My Pipeline

Start a New Loan 3



- 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

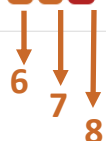
4: Loan Status Categories

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: <input type="text"/>											
Actions	LO	Processor	Loan #	Borrower	Status	Channel	Address	Loan \$	Submitted	Lock Date	Lock Expires
  	L Originator	 L Originator	2021110223	S Sample	Initial Disclosure Pending	Wholesale	12 BPC Test	\$480,000	11/15/21		
  	L Originator	 L Originator	2021110021	S Sample	Loan Open (Not Submitted)	Wholesale	659 2nd Lien Drive	\$300,000			
  	L Originator	 L Originator	2021100393	K Customer	Initial Disclosure Pending	Wholesale	10655 Birch St	\$300,000	10/29/21		

Click the pipeline column headers to sort information in ascending or descending order



- 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.

Submission Pending	Approved But Not Locked
Submission Incomplete	Closing Date < 10 Days
Impounds Required (HPML or Foreign National)	Lock Expires in 5 Days
Initial LE Pending	Lock Expires in 4 Days
Initial Disclosures Receipt Pending	Lock Expires in 3 Days
LE Receipt Pending	Lock Expires in 2 Days
Intent to Proceed Pending	Lock Expires in 1 Day
Ready to Order CD	Lock Expires Today
Initial CD Receipt Pending	Lock Expired

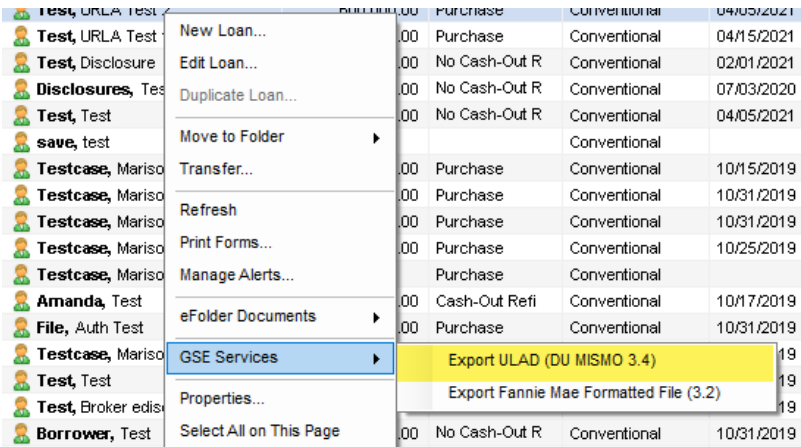


Click the warning symbol to review alerts and recommended actions. Click again to close.

II. LOAN PROCESS

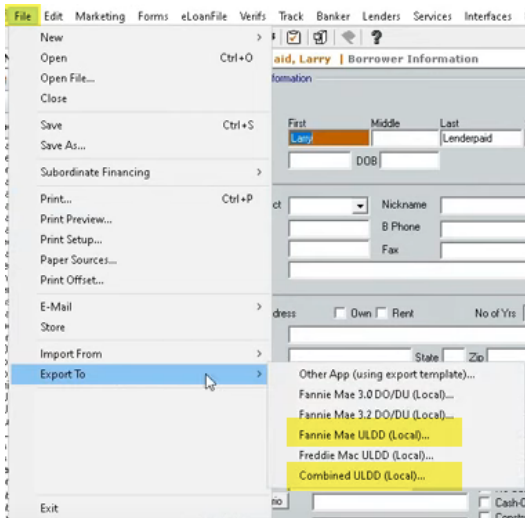
Export a MISMO 3.4 XML File: Encompass

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**

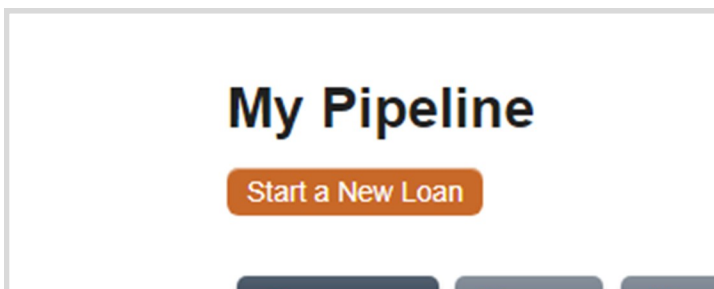


Once the above export of MISMO 3.4 XML data is complete, begin the Loan Creation process in the Broker Portal.



Step One

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



Please upload a MISMO 3.4/XML 1003 file.

Click Browse or Drag & Drop to identify the file you wish to register.



Step Two

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

Note: Hybrid clients that submit Wholesale and Non-Delegated loans will be prompted to select the channel prior to upload.

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.

Borrowers:

Manage Borrowers	Loan & Property	Borrower Information	Assets & Liabilities	Real Estate	Declarations	Demographic Information	Originator Information	Lender Loan Information
------------------	-----------------	----------------------	----------------------	-------------	--------------	-------------------------	------------------------	-------------------------



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.

▼ Current Borrower Validation

! view field Borrower Ken Customer: Unmarried Addendum - Relationship State is required.

Borrowers:

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.

Other New Mortgage Loans on the Property You Are Buying or Refinancing

Creditor Name

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.

Manage Borrowers


Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.

Primary Application



Borrower
Ken Customer
ken@gmail.com
Birthdate: 07/04/1966

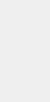
Full 1003



Co-Borrower
Sally Customer
sally@gmail.com
Birthdate: 04/06/1977

Additional Borrower Form

Additional Application



Borrower
Ken Customer
ken@gmail.com
Birthdate: 07/04/1966

Full 1003

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.

Manage Borrowers

Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.


Primary Application



Borrower
Ken Customer
ken@gmail.com
Birthdate: 07/04/1966

Full 1003

Additional Application



Borrower
Sally Customer
sally@gmail.com
Birthdate: 04/06/1977

Full 1003

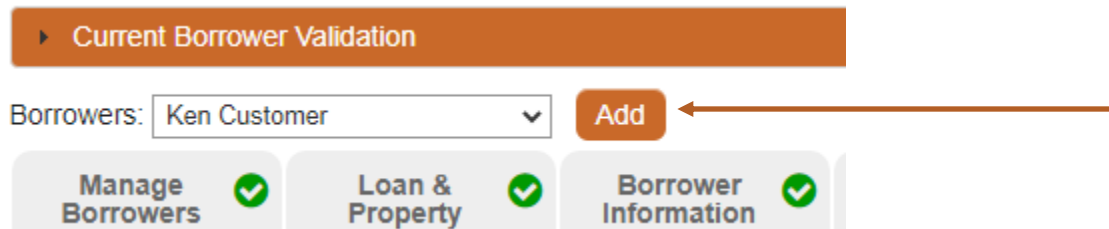


Be sure to **Save** updates made to **Manage Borrowers** screen before continuing.

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)



Current Borrower Validation

Borrowers: Ken Customer

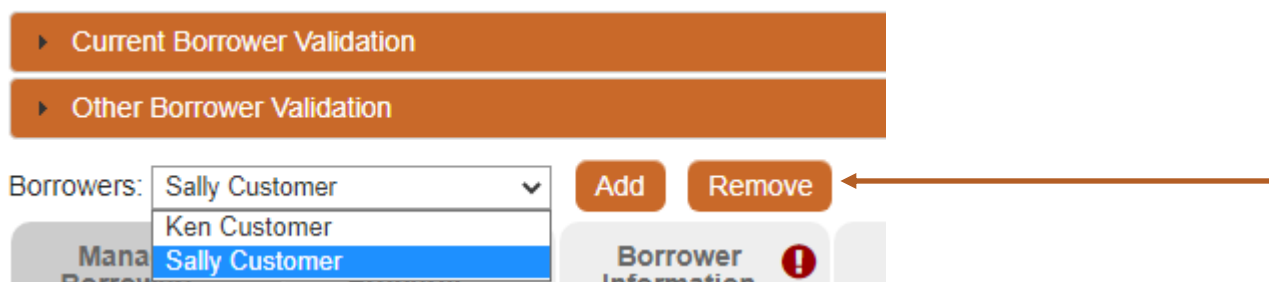
Manage Borrowers ☒ Loan & Property ☒ Borrower Information ☒



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.



Current Borrower Validation

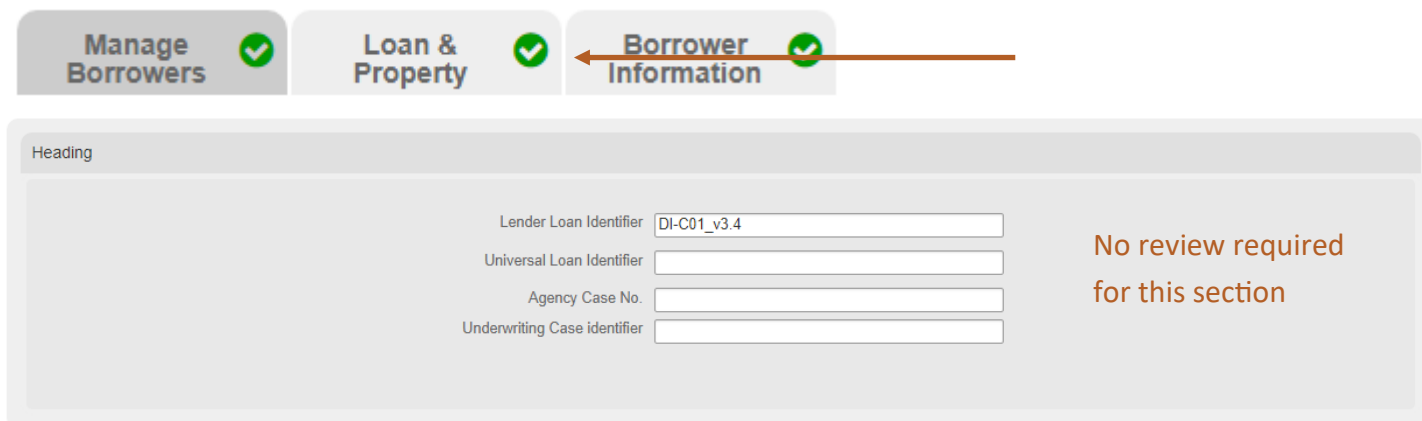
Other Borrower Validation

Borrowers: Sally Customer

Manage Borrowers ☒ Loan & Property ☒ Borrower Information ☒

Sally Customer
Ken Customer
Sally Customer

1003 Editor: Loan & Property



Manage Borrowers ☒ Loan & Property ☒ Borrower Information ☒

Heading

Lender Loan Identifier

Universal Loan Identifier

Agency Case No.

Underwriting Case identifier

No review required for this section

Loan & Property Information

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

Loan and Property Information

Loan Purpose * ☒ Purchase ☐ Refinance

Street 10655 Birch St

Unit #

City Burbank

State * California

Zip 915021234

County Los Angeles

Number of Units * 1

Property Value(Estimated Amount)

Property Value(Valuation Amount) 340000.00

Occupancy * ☐ Investment ☒ Primary Residence ☐ Second Home

FHA Secondary Residence ☐ NO ☐ Yes

Mixed-Use Property ☒ NO ☐ Yes

Property Built Type ☐ Manufactured ☐ Other ☒ Site Built

Either value may be entered

Not Applicable

Always select Site Built

Other New Mortgage Loans

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

Other New Mortgage Loans on the Property You Are Buying or Refinancing +

Creditor Name Wells Fargo

Lien Type ☐ First Lien ☐ Other ☒ Second Lien

Monthly Payment 60

Loan Amount / Amount to be Drawn(NoteAmount) 60000

Loan Amount / Amount to be Drawn(HELOCBalanceAmount) 600000

Credit Limit 600000

Is this a HELOC? ☐ NO ☒ Yes

HELOCs Only

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.

Rental Income on the Property You Want to Purchase

Expected Monthly Rental Income 0.00

Expected Net Monthly Rental Income

Gifts or Grants

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

Gifts or Grants You Have Been Given or Will Receive for This Loan

Asset or Credit Type ☒ Gift Of Cash
☐ Gift Of Property Equity
☐ Grant

Deposited ☒ NO ☐ Yes

Source Parent

Cash or Market Value 30000

1003 Editor: Borrower Information

Manage Borrowers ☒ Loan & Property ☒ Borrower Information ☒ Assets & Liabilities ☒

Personal Information

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

Personal Information

Foreign Nationals:
Use 111-11-1111

Borrower Name (First) * Ken
Borrower Name (Middle) N
Borrower Name (Last) * Customer
Borrower Name (Suffix)

Security Identification Type * ☒ SSN ☐ ITIN
Social Security Number * 123-45-6789
Date of Birth * 07/04/1966
Citizenship * US Citizen

Total Number of Borrowers 2
Marital Status ☐ Married
☐ Separated
☒ Unmarried

Dependents (Number) 0
Home Phone (818) 222-2222
Cell Phone (818) 444-1234
Work Phone
Work Phone Ext.

All borrowers must have an email for disclosing purposes

Email ken@gmail.com

Borrower lives in a community property state? ☐ NO ☒ Yes

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.

Unmarried Addendum

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ NO ☒ Yes

If YES, indicate the type of relationship and the State Domestic Partnership

State California

Age of Dependents

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

Age of Dependents +

Only required if Dependents (Number) in Personal Section > 0

Dependents (Age) 5

Dependents (Age) 7

Aliases or Alternate Names

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

Aliases or Alternate Names +

Optional Section

Alternate Names (First)

Alternate Names (Middle)

Alternate Names (Last)

Alternate Names (Suffix)

Military Service

This section correlates to 1003 Section 7: Military Service.

Military Service

Military Service ☐ NO ☒ Yes

Duty status of current or former military personnel? ☒ Active Duty ☐ Reserve National Guard Never Activated ☐ Veteran

Spousal VA Benefits Eligibility Indicator ☒ NO ☐ Yes

Projected expiration date of service/tour 09/08/2025

Optional Section as we do not offer VA loans

Addresses

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

Addresses +

Address Type * ☒ Current ☐ Prior

Street * 10055 Birch St

Unit #

City * Burbank

State * California

Zip * 915021234

Country

Time at Current Address * Years 3 Months 7

Address Residency Type ☐ Living Rent Free ☐ Own ☒ Rent

Rent (\$ ____ month) 3500.00

Use Current Address as Mailing Address ☐ Yes

Mailing Address

Street

Unit #

City

State -- Select --

Zip

Country

Select Yes if Current Address is same as Mailing Address, otherwise complete the Mailing Address section

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.

Current Employment/Self-Employment

☐ Not currently employed

Employer Name: National Consulting

Employer Phone: (818) 332-3332

Street: 1236 Main St

Unit:

City: Burbank

State: California

Zip: 915021234

Country:

Position or Title: Consultant

Start Date: 06/01/2004

Employment Classification Type: ☒ Primary ☐ Secondary

How long in this line of work? * Years: 1 Months: 0

I am employed by a family member, property seller, real estate agent, or other party to the transaction: ☒ NO ☐ Yes

I am a business owner or self-employed: ☒ NO ☐ Yes

Income from Foreign Source: ☒ NO ☐ Yes

Seasonal Income: ☒ NO ☐ Yes

Verification Provider: -- Select --

Verification Reference Number:

Verification Type: -- Select --

Select if borrower is **not** employed

Not Applicable

Income

Type of Income: Base

Income Amount (Monthly Income): 10000.00

Type of Income: Overtime

Income Amount (Monthly Income): 1000.00

Type of Income: Bonus

Income Amount (Monthly Income): 750.00

Add all types of income associated with each employer

Previous Employment/Self-Employment

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

Previous Employment/Self-Employment

Employer Name: ABC Company

Street: 123 Famous Way

Unit#:

City: Burbank

State: California

Zip: 91502

Country:

Position or Title: Director

Start Date: 01/01/2001

End Date: 01/01/2021

Check if you were the Business Owner or Self-Employed: ☒ NO ☐ Yes

Previous Gross Monthly Income: 5000

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.

Income from Other Sources

Income Source

Dividends Interest

Income Type Other Description

Monthly Income

1000.00

Income Source

Automobile Allowance

Income Type Other Description

Monthly Income

100.00

Income Source

Notes Receivable Installment

Income Type Other Description

Monthly Income

250.00

Income Source

Trust

Income Type Other Description

Monthly Income

1000.00

1003 Editor: Assets & Liabilities

Manage Borrowers

Loan & Property

Borrower Information

Assets & Liabilities

Real Estate

Assets

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

Account Type	Financial Institution	Account Number	Cash or Market Value	Shared with Borrower
Checking Account	Bank of Noosh	123456	12000.00	<input checked="" type="checkbox"/> Sally Customer <input type="checkbox"/> Bobby Client
Certificate Of Deposit Time Deposit	Bank of Noosh	1234567	100000.00	<input checked="" type="checkbox"/> Sally Customer <input type="checkbox"/> Bobby Client
Trust Account	Fidelity Investments	6465456	50000.00	<input checked="" type="checkbox"/> Sally Customer <input type="checkbox"/> Bobby Client
Mutual Fund	UBS	55555	120000.00	<input checked="" type="checkbox"/> Sally Customer <input type="checkbox"/> Bobby Client

Select if asset is shared with another borrower

Other Assets You Have and Loan Credits

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

Other Assets You Have

Associated with borrower:

☒ Sally Customer

Asset or Credit Type *

Pending Net Sale Proceeds From Real Estz

Cash or Market Value

150000

Loan Credits

Purchase Credit Type

Earnest Money

Other Description

☐ Borrower Paid Fees ☐ Lot Equity

Cash or Market Value(Purchase)

10000.00

Select if asset is shared with another borrower

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.

The screenshot shows the 'Liabilities' form with the following fields and annotations:

- Associated with borrower:** ☐ Sally Customer. Annotation: Select if liability is shared with another borrower.
- Account Type:** Revolving (dropdown menu).
- Company Name:** HEMLOCKS.
- Account Number:** 98E543184026.
- Unpaid Balance:** 437.00.
- To be paid off at or before closing:** ☒ NO ☐ Yes. Annotation: Confirm accuracy as may impact cash to close.
- Monthly Payment:** 44.00.
- Months Left to Pay:** 10.
- Omit from liabilities calculation:** ☒ NO ☐ Yes. Annotation: Confirm accuracy as impacts DTI.

Other Liabilities and Expenses

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

The screenshot shows the 'Other Liabilities and Expenses' form with the following fields:

- Other Liabilities and Expenses:** Child Support (dropdown menu).
- Monthly Payment:** 500.

1003 Editor: Real Estate

Loan & Property



Borrower Information



Assets & Liabilities



Real Estate



Declarations



Property You Own and Mortgages

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

Property You Own

Associated with borrower

☐ Sally Customer

Select if REO is shared with another borrower

Loan Subject Property

☐ NO ☒ Yes

Property Current Usage Type

☐ Investment
☒ Primary Residence
☐ Second Home

Street

123 Primary Home Way

Unit #

City

Carlsbad

State

California

Zip

92008

Country

Property Value(Estimated Value)

800000

Property Value(Valuation)

Status: (Sold, Pending Sale, or Retained)

☐ Pending Sale
☒ Retain
☐ Sold

Intended Occupancy

Primary Residence

Monthly Insurance, Taxes, Association Dues, etc.

525

Monthly Rental Income

Net Monthly Rental Income

Total Amount of all Mortgages and Liens on Property

625000

Mortgages

Associated with borrower

☒ Ken Customer ☐ Sally Customer

Select if mortgage is shared with another borrower

Does liability payment includes taxes and insurance?

☒ NO ☐ Yes

Creditor Name

Wells Fargo

Account Number

123456789

Liability Type

☐ HELOC ☒ Mortgage Loan

Monthly Mortgage Payment

3256

Unpaid Balance

600000

Type

☐ FHA ☒ Non-FHA

To be paid off at or before closing

☐ NO ☒ Yes

Confirm accuracy as may impact cash to close

Credit Limit

Omit from liabilities calculation

☐ NO ☒ Yes



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

About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? *

☐ No
☐ Unknown
☒ Yes

If YES, have you had an ownership interest in another property in the last three years? *

☒ No
☐ Unknown
☐ Yes

B. Does the borrower have a family relationship or business affiliation with the seller of the property? *

☒ NO ☐ Yes

C. Are you borrowing any money for this real estate transaction? *

☒ NO ☐ Yes

D. 1. Have you or will you be applying for a mortgage loan on another property? *

☒ NO ☐ Yes

D. 2. Have you or will you be applying for any new credit? *

☒ NO ☐ Yes

E. Will this property be subject to a lien that could take priority over the first mortgage lien? *

☒ NO ☐ Yes

About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? *

☒ NO ☐ Yes

G. Are there any outstanding judgments against you? *

☒ NO ☐ Yes

H. Are you currently delinquent or in default on a Federal debt? *

☒ NO ☐ Yes

I. Are you a party to a lawsuit in which you potentially have any personal financial liability? *

☒ NO ☐ Yes

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? *

☒ NO ☐ Yes

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale? *

☒ NO ☐ Yes

L. Have you had property foreclosed upon in the last 7 years? *

☒ NO ☐ Yes

M. Have you declared bankruptcy within the past 7 years? *

☐ NO ☒ Yes

If YES, identify the type(s) of bankruptcy

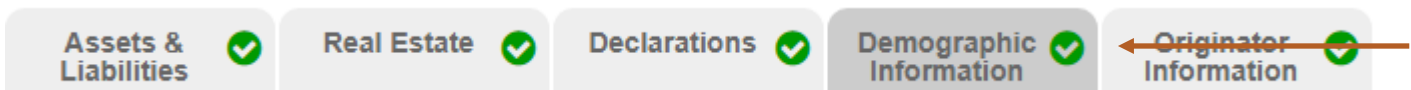
Chapter 11

This question will only appear if Declaration A = Yes

This question will only appear if Purchase transaction

Type of Bankruptcy is required if Declaration M = Yes

1003 Editor: Demographic Information



Demographic Information

This section correlates to 1003 Section 8: Demographic Information

Demographic Information

Application Taken Via: ☒ Face To Face ☐ Fax ☐ Mail ☐ Telephone ☐ Internet

Gender: ☒ Male ☐ Female ☐ Both(Male & Female) ☐ I do not wish to furnish this information ☐ No ☒ Yes

Gender Collected Based on Visual Observation or Surname Indicator: *

Ethnicity: ☐ Hispanic or Latino ☐ Cuban ☐ Mexican ☐ Puerto Rican ☐ Other ☒ Not Hispanic or Latino ☐ I do not wish to furnish this information

Ethnicity Collected Based on Visual Observation or Surname Indicator: * ☒ No ☐ Yes

Race: ☐ American Indian or Alaska Native Tribe name ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian Description ☒ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander Description ☐ White ☐ I do not wish to furnish this information ☐ No ☒ Yes

Race Collected Based on Visual Observation or Surname Indicator: *









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

Real Estate  Declarations  Demographic Information  Originator Information  Lender Loan Information  

Mortgage Loan Information

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

Mortgage Loan Information

Mortgage Type Applied For *

Conventional

Note Rate *

4.250

Loan Term *

360

Mortgage Lien Type *

☒ First Lien

☐ Second Lien

Amortization Type *

Fixed

Balloon *

☒ NO

☐ Yes

Interest Only *

☒ NO

☐ Yes

Negative Amortization *

☒ NO

☐ Yes

Prepayment Penalty *

☒ NO

☐ Yes

Temporary Interest Rate Buydown *

☒ NO

☐ Yes

HMDA Rate Spread

HMDA HOEPA Status

-- Select --

Community Lending Product

-- Select --

Community Seconds Repayment Structure

-- Select --

Estimated Closing Date *

09/01/2021

Not Applicable

Property and Loan Information

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

Property and Loan Information

The property is in a community property state ☐ NO ☒ Yes

Construction-Conversion/Construction-to-Permanent * ☒ NO ☐ Yes

Conversion of Contract for Deed or Land Contract ☐ NO ☐ Yes

Renovation ☐ NO ☐ Yes

Construction/Improvements Costs

Lot Acquired Date

Original Cost

Mortgage loan will finance energy-related improvements ☐ NO ☐ Yes

Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes * ☒ NO ☐ Yes

Property attachment type ☒ Attached ☐ Detached

Planned unit development ☒ NO ☐ Yes

Property in project ☒ NO ☐ Yes

FHA Lender Identifier

FHA Sponsor Identifier

Built Year

Energy Improvement Amount

Summary Amount Type Code

Estate Will be Held in * ☒ Fee Simple ☐ Leasehold

Leasehold Expiration Date

Which Native American land may be owned?

Other description for owned land?

Title Information

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

Title Information

Title to the Property Will be Held in What Name(s)

☒ Proposed☐ Current

Title Holder Name

Kenneth N Customer

Manner in Which Title Will be Held

Individual

Housing Expenses

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

Housing Expenses

Housing Expense Type *

First Mortgage Principal And Interest

Housing Expense Payment Amount *

1475.82

Housing Expense Payment Indicator

☐ Present☒ Proposed

Qualifying the Borrower Minimum Required Funds or Cash Back

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

Qualifying the Borrower Minimum Required Funds or Cash Back

A. Sales Contract Price

340000.00

B. Improvements, Renovations, and Repairs

C. Land Cost (if acquired separately)

C. Land Appraised Cost Amount

D. For Refinances: Balance of Mortgage Loans on the Property to be paid off in the Transaction

E. Credit Cards and Other Debts Paid Off

Estimated Prepaids

F. Borrower Closing Costs

8750.00

G. Discount Points

I. Loan Amount Excluding Financed Mortgage Insurance *

300000.00

UFMIP / VAFF / USDA Guaranty

Financed Mortgage Insurance Amount

Lender Credit

1000.00

Seller Offered Below Market Subordinate Financing

☐ NO☐ Yes

For Refinance, Amount of MIP that will be refunded to the borrower.

J. Other New Mortgage Loans on the Property

L. Seller Credits

4750.00

Cash To the Borrower

Cash From the Borrower

28800.00

Homeownership Education and Housing Counseling

No updates are required in this section.

Homeownership Education and Housing Counseling

Homebuyer Education Type

-- Select --

Homebuyer Education Completion Indicator

-- Select --

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](#).



Create Loan

- A loan number will be assigned upon loan creation.
- Once the loan has been created, you will be prompted to select a loan program and upload required documents for loan submission.
- **A loan application signed by the Loan Officer and dated within 24 hours of submission is required.**

SaveDeleteCreate Loan

Borrower: SOPHIA SAMPLE

Address: 1234 HAPPY HOME LANE Aliso Viejo CA

Loan Purpose: Purchase

Purchase Price: 500,000

Appraised Value: 500,000


Loan Amount: 300,000

Loan Officer: *

LON TEST LO

Processor: *

Sally Processor



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

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.

Select Program

Last Priced On:
Program:

Loan Scenario

Doc type * Debt Service Coverage (DSCR) ▼

DSCR % * 1.00-1.49 ▼

Self-Employed Income Used to Qualify? ☒ No ☐ Yes

Self-Employed Definition

Loan term 30 Year ▼

Amortization ☐ Fixed ☐ ARM

Lien position First ▼

Transaction type * Purchase ▼

Purchase price * 500000

Property value * 500000

LTV 60.0000

Loan amount * 300000

Subordinate financing 0

CLTV 60.0000

Est. credit score * 800

Qualifying Score info

Occupancy type * Investment ▼

First time investor? * ☒ No ☐ Yes

Property type * Condo ▼

Warrantable condo Yes ▼

Condoitel No ▼

Mixed Use Property No ▼

Rural No ▼

AUS findings * None/Not Submitted ▼

Citizenship US Citizen ▼

Hybrid Appraisal No ▼

What is this?

Interest only ☒ No ☐ Yes

First time homebuyer? ☒ No ☐ Yes

Credit event? ☒ No ☐ Yes

Credit event info

Mortgage lates? ☒ No ☐ Yes

Waive escrows? ☐ No ☒ Yes

Comp source Borrower Paid ▼

Pricing Term * ☒ 30 Day ☐ 45 Day ☐ 60 Day

Get Pricing

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.
- 15 **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.
- 16 **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.
- 18 **Comp Source = Borrower Paid:** Does not impact pricing.



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.

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

Continue



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.)

The screenshot shows a web interface for requesting an exception. On the left is a scrollable list of loan programs, all marked as 'Ineligible' with an information icon. The programs include 'INVESTOR CONNECT 30 YR FIXED' and 'INVESTOR CONNECT 5/1 ARM' in various terms. To the right, there is a section titled 'Exception' with a note: 'Note: If you would like to request a program exception, select the product in the dropdown and indicate the reason for your request'. Below the note are two fields: 'Exception Product' (a dropdown menu currently showing 'INVESTOR CONNECT 30 YR FIXED - 1 YR PPP') and 'Exception Reason' (a text area containing '5% LTV exception needed for this loan.'). A 'Request Exception' button is located below the text area. Four numbered orange arrows point to the following elements: 1 points to the 'Exception' button at the top of the list; 2 points to the 'Exception Product' dropdown; 3 points to the 'Exception Reason' text area; and 4 points to the 'Request Exception' button.

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).



Select Program

Program Selected

This step is complete. **Continue**

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.

Edit 1003

Select Program

Document Upload

Submit

Full Package Definition:

Skinny requirements plus documents required for underwriting.

Skinny Package Definition:

Minimum requirements to issue Lender Initial Disclosures.

Submission Documents

Below is a list of required documents for loan submission:

1. Select the desired document to upload.
2. Click **Browse** to locate document or Drag and Drop your file in the box below
3. Click **Upload**

Select a submission package:

-- Select --
Full Package
Skinny Package

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.

Edit 1003

Select Program

Document Upload

Submit

Submission Documents

Below is a list of required documents for loan submission:

1. Select the desired document to upload.
2. Click **Browse** to locate document or **Drag and Drop** your file in the box below
3. Click **Upload**

Select a submission package:

Full Submission

Upload instructions

Package Definitions:

- **Skinny Package:** Minimum requirements to issue Lender Initial Disclosures
- **Full Package:** Skinny requirements + documents required for underwriting

Initial Signed 1003:

Must be signed by Loan Officer and application dated within 24 hours of submission

Document Type	Description
<input type="checkbox"/> BROKER FEE SHEET	Required
<input type="checkbox"/> INITIAL 1003	Required
<input type="checkbox"/> CREDIT REPORT	Required
<input type="checkbox"/> CREDIT PKG MISC	Optional
<input type="checkbox"/> DU FINDINGS	Optional
<input type="checkbox"/> PHOTO ID	Optional
<input type="checkbox"/> LEASE AGREEMENT	Optional
<input type="checkbox"/> MISC INCOME	Optional
<input type="checkbox"/> APPRAISAL	Optional
<input type="checkbox"/> MISC SUBJECT PROPERTY	Optional

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

Browse Drag & Drop Files

Upload

Note: only .PDF file types are supported. Max file size = 200MB.

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.

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



Submission Documents

This step is complete. **Continue**

Below is a list of required documents for loan submission:

1. Select the desired document to upload.
2. Click **Browse** to locate document or Drag and Drop your file in the box below
3. Click **Upload**

Submit

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



Loan Submission

6

Channel: Wholesale
Loan #: 2021110021
Borrower: Sarah Sample
Address: 659 2nd Lien Drive Carlsbad CA 92008
Loan Purpose: Purchase
Purchase Price: 500,000
Appraised Value: 500,000
Loan Amount: 300,000
Qualifying FICO: 800
Product: PLUS CONNECT FLEX 30 YR FIXED
Target Rate: 4.125

Comp source: BorrowerPaid
1 Compensation %: 1.00
Compensation Flat Fee: 500
2 Borrower Type: * Individual
3 Credit Report Username:
Credit Report Password:
The information entered in the Credit fields will be permanently deleted upon Funding, Denial, or Withdrawal of the Loan Application.
4 Contract Processor: ☐ No ☒ Yes NMLS#: 255099
5 Comments/Notes:
6 Save Submit

- 1 **BPC Loans Only:** Enter BPC and Flat Fee (if applicable). This will be used for disclosure purposes.
- 2 Please select **Borrower Type** from menu.
- 3 **Flex Connect Program:** Enter Seller Credit Username and Password. ClearEdge will reissue credit report to run internal Desktop Originator Findings. Fields will not populate for other programs.
- 4 Enter **Contract Processor** details (if applicable).
- 5 Enter any loan details you would like our team to consider as they review the loan file.
- 6 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.

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 Rediscovered Loan Estimate)
- Pre-Closing (Includes an Early Closing Disclosure or Rediscovered 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.

Initial Disclosure Invitation [Loan Number: 2020110121] Inbox x



DO NOT REPLY <docs@docmagic.com>
to me ▾

2:12 PM (1 hour ago)



Sarah Sample,

Thank you for your mortgage loan inquiry with SG CAPITAL PARTNERS LLC DBA CLEAREDGE LENDING (Lqb System)!


Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

[Click here](#) to consent and access your electronic disclosures and notices for loan number 2020110121.

If you do not wish to consent to access your disclosures and notices electronically, they will be sent to you by mail.

If you have questions about this process, [click here](#) to visit our online support system.

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. The borrower may read the eSign Disclosure and Consent. They will then check that they have **read and agree** to terms. Once complete, the borrower will click **Get Started**.



Welcome SARAH SAMPLE!

To begin the review and signing of your documents, please complete the following information.

Last [4] digits of your SSN

••••

Enter Viewing Code

6859

6859

☒ I have read & agree to the [eSign Disclosure and consent](#) in its entirety.

Get Started

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.

eSign Disclosure and Consent Inbox x

docs@docmagic.com
to me ▾



Sarah,

Thank you for providing your consent to access/acknowledge your document(s) in an electronic format.

We have attached a copy of your eSign Disclosure and Consent to this email for your reference. Please retain a copy of it for your records as it contains important information regarding your rights.

If you have questions about this process, [click here](#) to visit our online support system.

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 received in this message in error, please advise the sender and delete this message and any attachments. *Please consider the environment before printing this email.*



Borrower Experience: eSigning

Once the borrower has completed the eConsent process, the system will bring the borrower to the first signature point. The borrower must select and ratify their signature and initials style. Once the style has been selected, the borrower will click the checkbox to **ratify the image** and will click **Select** to continue.

Select Your Signature

Choose

Draw

Upload

☐

Sarah Sample

SS

☐

Sarah Sample

SS

☒

Sarah Sample

SS

☐

Sarah Sample

SS

☒

By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature.

Cancel

Select

The first signature is then applied to the document and the system will bring the borrower to all additional signature points. 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.

eSigning Documents

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

Confirm Receipt

By signing, you are only confirming that you have received this form. You do received this form.

Sarah Sample

Date

Sign

Confirm Receipt

By signing, you are only confirming that you have received this form. You received this form.

Sarah Sample

12/10/21 04:37:37 PM PST

Date

Once the borrower has finished navigating through signature points, the borrower must click **Done**, to complete the eSigning process.

Property Address: 123 Test Loan Way, Vista, California 92084

NO LENDER SHALL REQUIRE A BORROWER, AS A CONDITION OF RECEIVING OR MAINTAINING A LOAN SECURED BY REAL PROPERTY, TO PROVIDE HAZARD INSURANCE COVERAGE AGAINST RISKS TO THE IMPROVEMENTS ON THAT REAL PROPERTY IN AN AMOUNT EXCEEDING THE REPLACEMENT VALUE OF THE IMPROVEMENTS ON THE PROPERTY.

THIS DISCLOSURE IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND.

By signing below, I hereby acknowledge receipt of a true copy of this disclosure.

Sarah Sample
 12/10/21 04:31:17 PM PST
 Borrower SARAH SAMPLE Date

Print

Loan Estimate ✓
 Notice of Intent to Proceed with Loan ... ✓
 Settlement Services Provider List ✓
 Borrower's Certification, Authorization ... ✓
 Addendum to Loan Application ✓
 California Domestic Partnership Adde... ✓
California Hazard Insurance Disclosure ✓
 Servicing Disclosure Statement ⓘ
 California Fair Lending Notice ✓
 Federal Equal Credit Opportunity Act N... ✓
 Appraisal Disclosure ✓
 California Copies of Signed Documents ✓
 California Privacy Notice ⓘ
 Housing Counselors Near You ⓘ
 Important Information About Procedur... ✓
 Mortgage Fraud Is Investigated By The... ✓
 Your Home Loan Toolkit ⓘ

Done

All documents signed ✓

Borrower may revisit any disclosure in package

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.

Thank you - Electronic Signing Completed Inbox x

docs@docmagic.com

to me ▾

Sarah,

Thank you for completing the electronic signing process.

We recommend that you save this email for future reference and for instant access to your documents in the future.

You may access your electronically signed documents at any time. [Click here](#) to access your documents now.

If you have questions about this process, [click here](#) to visit our online support system.

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.

<p>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</p> <hr/> <p>Your DocMagic OnLine Worksheet has been successfully processed!</p> <p>eSign invitation(s) have been sent to: sarahsamplefamily@gmail.com ClickSign: Y</p> <hr/> <p><small>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. <i>Please consider the environment before printing this email.</i></small></p>	<p>Notification: Disclosures Issued</p>
<p>Lender: SG CAPITAL PARTNERS LLC DBA CLEAREDGE LENDING (System) Account: 544007 Loan Number: 2020110121 Recipient: SARAH SAMPLE Package Type: Initial Disclosure (77009630) Worksheet: 2020110121</p> <hr/> <p>Your document(s) have been accessed/acknowledged electronically by all specified recipients.</p> <hr/> <p><small>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. <i>Please consider the environment before printing this email.</i></small></p>	<p>Notification: Disclosures Accessed</p>
<p>Lender: SG CAPITAL PARTNERS LLC DBA CLEAREDGE LENDING (System) Account: 544007 Loan Number: 2020110121 Recipient: Sarah Sample Package Type: Initial Disclosure (77009630) Worksheet: 2020110121</p> <hr/> <p>Electronic Consent has been obtained for Sarah Sample</p> <hr/> <p><small>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. <i>Please consider the environment before printing this email.</i></small></p>	<p>Notification: eConsent Complete</p>
<p>Lender: SG CAPITAL PARTNERS LLC DBA CLEAREDGE LENDING (System) Account: 544007 Loan Number: 2020110121 Recipient: SARAH SAMPLE Package Type: Initial Disclosure (77059568) Worksheet: 2020110121</p> <hr/> <p>This is a notification to let you know a signature request has been completed.</p> <p>To retrieve the final documents, please click here ← Link provided to download eSigned disclosures for broker file</p> <p>eSign ID: 77059568 Reference ID: 2020110121 System ID: 544007_2020110121</p> <hr/> <p><small>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. <i>Please consider the environment before printing this email.</i></small></p>	<p>Notification: eSign Complete</p>

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.



Welcome Lance - Logout
My AE: Matt AE ☎ 949-330-7407 ✉ mattb@clearedgelending.com

Portal Questions?

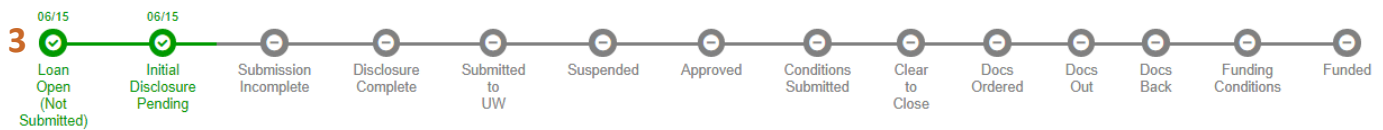
My Pipeline Clear Pricer Rate Sheets Approved AMCs Forms & Resources Matrices My Account

Loan #: 2021060126 - Sarah Sample 1

Loan Amount: \$300,000 Loan Purpose: Purchase
Property Address: 123 Awesome Portal Way Aliso Viejo CA

Account Manager 2

Name: Steve Account Manager
Email: donotreply@clearedgelending.com
Phone #: (760) 550-0794

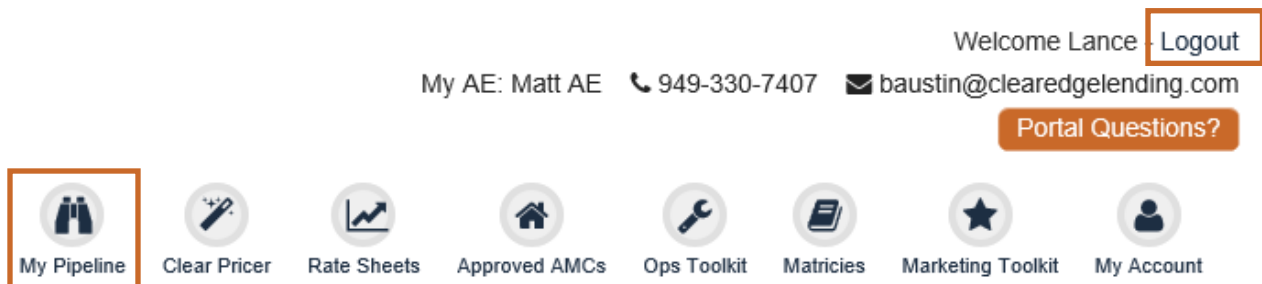


Loan Summary Documents Lock Requests 4

- 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

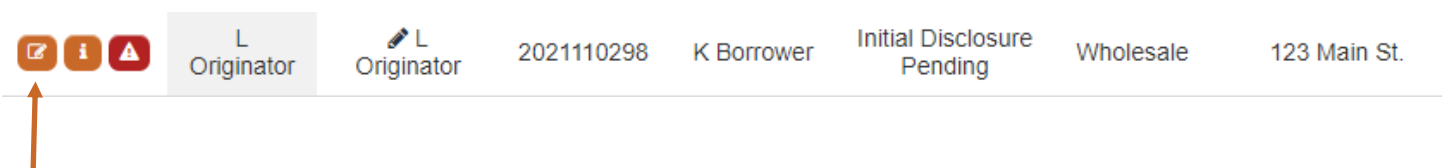
Exit Loan

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



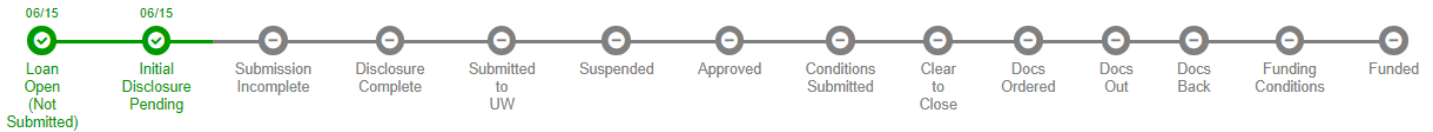
Edit Loan

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 be 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.

Loan Summary	Conditions	Documents	Lock	Requests
Loan Summary				
Loan Status: Conditions Submitted	Property Address: 12 Approval Way Carlsbad, CA 92008	Lock Status: Locked		
Loan Purpose: Purchase	Property Type: SFD	Lock Date: 10/11/21		
Occupancy: Investment		Lock Expiration: 01/10/22		
Doc Type: Debt Service Coverage (DSCR)		Lock Rate: 4.250%		
Interest Only: No		Lock Price: 100.375		
Loan Contacts				
Borrower: Bob Sample	TPO Company: LON TEST DBA	Account: Steve Account Manager		
Home Phone: (818) 222-2222	TPO Officer: Lance Originator	Manager:		
Email: sarahsamplefamily@gmail.com	Phone: (760) 550-0794	Phone: (760) 550-0794		
Cell Phone: (818) 444-1234	Email: training@clearedgelending.com	Email: donotreply@clearedgelending.com		
	TPO Processor: Suzy Processor			
	Phone: (619) 869-2735			
	Email: systems@clearedgelending.com			
Application Dates				
1003 Date: 10/15/20	TRID Dates	Closing Dates		
Document Dates	Intent To Proceed: 03/16/21	Clear To Close Date:		
Approval Date: 03/16/21	Last Disclosed LE Date: 03/16/21	Estimated Closing Date: 04/30/21		
Approval Expiration: 06/16/21	Last Disclosed LE Viewed Date: 03/16/21	First Payment Date: 06/01/21		
Lock Dates	Last Disclosed CD Date: 06/15/21	Closing Date:		
Lock Date: 03/16/21	Last Disclosed CD Viewed Date: 06/15/21	Funded Date:		
Lock Expiration: 04/14/21				
Loan Documents				
Received	Size	Description		
BROKER FEE SHEET 03/16/2021 Kb				

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 Rediscovered 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:

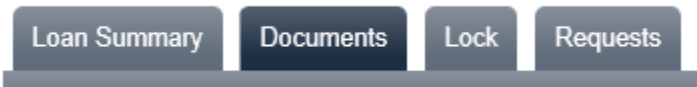
ClearEdge has issued a Closing Disclosure. This may be the Early CD or a Rediscovered CD. We recommend that all borrowers view/eSign outstanding CD right away to prevent possible delays during the loan process.

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.

Uploaded Documents

Document	Document Type	Upload Date
----------	---------------	-------------

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.

Loan Summary Conditions Documents Lock Requests

Underwriting Conditions

Drag/Drop or Browse for a file to match an individual condition below.

Submit to condition review is only available when loan is in "Approved" or "Suspended" status.

Submit To Condition Review

Prior To Docs "PTD" Conditions	Status	Status Date	
1 Broker to provide Consumer Credit Score Disclosure on all CA loan applications where credit score has been pulled, no signature necessary.	Uploaded		Browse Drag & Drop Files
2 Broker to provide legible copy of Photo ID for all borrowers.	Uploaded		Browse Drag & Drop Files
7 Complete escrow instructions including vesting	Active		Browse Drag & Drop Files
12 Appraisal on Fannie Mae form specific to property type from an approved AMC with appraisers license, E&O, AIR Cert and invoice.	Active		Browse Drag & Drop Files
14 Provide all applicable fee invoices (i.e.. credit report, survey, appraisal) for them to be paid on the CD	Active		Browse Drag & Drop Files
15 Inquiry letter signed by the borrower(s) addressing all inquiries within the past 90 days. If any new debt(s) have been established provide documentation supporting balance and payment.	Active		Browse Drag & Drop Files

Prior To Funding "PTF" Conditions	Status	Status Date	
4 Amount of earnest money deposit shown on the CD not to exceed \$	Uploaded		Browse Drag & Drop Files
5 Funds required to close may not exceed \$TBD	Uploaded		Browse Drag & Drop Files
13 Borrower to provide signed letter addressing if any new credit has been opened since credit report was pulled	Active		Browse Drag & Drop Files
19 ACH Form included with loan docs is optional. If the borrower chooses ACH prior to close, the Underwriting Fee will be reduced from \$999 to \$799	Active		Browse Drag & Drop Files
20 Agency Edge Interested Party contributions not to exceed 6% for 75.01-90%	Active		Browse Drag & Drop Files

Uploaded Documents

Document	Description	Upload Date
PTD_Condition.pdf	Conditions: PTD - 1 - Broker to provide Consumer Credit Score Disclosure on all CA loan applications where credit score has been pulled, no signature necessary.	2019-10-11 08:59:50
PTF_Condition.pdf	Conditions: PTF - 4 - Amount of earnest money deposit shown on the CD not to exceed \$	2019-10-11 08:59:54
PTD_Condition(2).pdf	Conditions: PTD - 2 - Broker to provide legible copy of Photo ID for all borrowers.	2019-10-11 08:59:58
PTF_Condition(2).pdf	Conditions: PTF - 5 - Funds required to close may not exceed \$TBD	2019-10-11 09:00:02



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

Underwriting Conditions

Drag/Drop or Browse for a file to match an individual condition below.
Submit to condition review is only available when loan is in "Approved" or "Suspended" status.

Prior To Docs "PTD" Conditions	Status	Status Date
7 Complete escrow instructions including vesting	Active	<div><div>Browse</div>Drag & Drop Files</div>
12 Appraisal on Fannie Mae form specific to property type from an approved AMC with appraisers license, E&O, AIR Cert and invoice.	Active	<div><div>Browse</div>Drag & Drop Files</div>
14 Provide all applicable fee invoices (i.e.. credit report, survey, appraisal) for them to be paid on the CD	Active	<div><div>Browse</div>Drag & Drop Files</div>
15 Inquiry letter signed by the borrower(s) addressing all inquiries within the past 90 days. If any new debt(s) have been established provide documentation supporting balance and payment.	Active	<div><div>Browse</div>Drag & Drop Files</div>



STATUS UPDATE

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.

Loan SummaryDocumentsLockRequests

Lock Request

Lock Desk Hours: 8:00am PST - 4:00pm PST

Last Priced On: 2021-12-13 10:09:06Program: JUMBO CONNECT 30 YR FIXEDRate: 3.375

Loan Scenario

Doc type *

Full

Self-Employed Income Used to Qualify?

No

Self-Employed Definition

Loan term

30 Year

Amortization

Fixed

ARM

Lien position

First

Transaction type *

Refinance

Purpose of refinance *

Rate/Term

Property value *

1000000

LTV

70.0000

Loan amount *

700000

Subordinate financing

0

CLTV

70.0000

Est. credit score *

800

Qualifying Score Info

Occupancy type *

Primary

Property type *

SFD

Mixed Use Property

No

Rural

No

DTI *

24.421

AUS findings *

None/Not Submitted

Citizenship

US Citizen

Hybrid Appraisal

No

What is this?

Interest only

No

Yes

First time homebuyer?

No

Yes

Credit event?

No

Yes

Credit event info

Mortgage lates?

No

Yes

Waive escrows?

No

Yes

Comp source

Borrower Paid

1 Pricing Term *

30 Day

45 Day

60 Day

2 Get Pricing

JUMBO CONNECT 30 YR FIXED

	Rate	Price	P&I
Select	2.875	98.250	2,904.25
Select	3.000	98.625	2,951.23
Select	3.125	99.125	2,998.83
Select	3.250	99.375	3,046.44
Select	3.375	99.875	3,094.67
3 Select	3.500	100.375	3,143.31
Select	3.625	100.625	3,192.36
Select	3.750	101.000	3,241.81
Select	3.875	101.125	3,291.66
Select	4.000	101.250	3,341.91
Select	4.125	101.375	3,392.55
Select	4.250	101.500	3,443.58
Select	4.375	101.500	3,495.00
Select	4.500	101.500	3,546.80

Pricing Snapshot

Program Name: JUMBO CONNECT 30 YR FIXED

Comp Source: BorrowerPaid

Pricing Period: 45 Day

Impounds: No

P&I: \$3,143.31

	Rate	Price
Base	3.500	100.375
Adjustments		
FICO 780+, LTV > 65, LTV <= 70	0.000%	0.500
Final	3.500	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.

4 Request Lock

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

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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.

Loan Summary Documents **Lock** Requests

Lock Request

Lock Desk Hours: 8:00am PST - 4:00pm PST

Lock has been requested. You will receive a Rate Lock Request Certificate shortly.
A Final Lock Confirmation will be released by our Lock Department upon confirmation of final rate and pricing.

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

Loan Summary Conditions Documents **Lock** Requests

Lock Request

Lock Desk Hours: 8:00am PST - 4:00pm PST

Loan has been Locked.

Locked On: 2021-03-16

Program: PRIME CONNECT 30 YR FIXED

Rate: 3.750

Loan Scenario

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

Loan Summary Conditions **Documents** Lock Requests

Attached Loan Documents

Document	Document Type	Received
APPROVAL	Approval Certificate	03/16/2021
LOCK CONFIRMATION	Lock Confirmation	03/16/2021

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

Loan Summary Conditions Documents **Lock** Requests

Application Dates
1003 Date: 03/13/21

Document Dates
Approval Date: 03/16/21
Approval Expiration: 06/16/21

Lock Dates
Lock Date: 03/16/21
Lock Expiration: 04/14/21

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.

[Loan Summary](#) [Documents](#) [Lock](#) [Requests](#)

Request Lock Extension/Re-Lock

Appraisals

ClearEdge Lending Approved AMCs

Once any borrower provides their **Intent to Proceed**, you may order the appraisal from one of our approved AMC partners. Click a logo to login.



To request AMC portal credentials or review a Fee Schedule for our AMC partners, please [Click Here](#).

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 Redisdisclosure 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!

Request Closing Disclosure

CLICK HERE FOR EARLY CD QUICK TIPS CHECKLIST 1

Estimated Closing Date: *

2

Title Only
Borrowers/Email
Addresses:

3

Comments:

Below is a list of required documents to request the Early Closing Disclosure:

1. Select the desired document to upload.

2. Click **Browse** to locate document or **Drag and Drop** your file in the box below

3. Click **Upload**

Documents	Status	Template
<input type="checkbox"/> SETTLEMENT STATEMENT - CD PREP	Required	
<input type="checkbox"/> APPRAISAL INVOICE	Optional	
<input type="checkbox"/> CREDIT INVOICE	Optional	
<input type="checkbox"/> OTHER INVOICE	Optional	
<input type="checkbox"/> POWER OF ATTORNEY	Optional	

Browse

Drag & Drop Files

Upload

Note: only .PDF file types are supported. Max file size = 200MB.

Request CD

- 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.

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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.

Request Closing Docs

CLICK HERE FOR DOC ORDER QUICK TIPS CHECKLIST 1

2 Estimated Closing Date: *

3 Target Note Date: *

4 Power Of Attorney: ☐ Yes ☐ No

5 Title Only Borrowers/Email Addresses:

6 Vesting: * -- Select --

7 Comments:

Below is a list of required documents to request the request closing:

1. Select the desired document to upload.
2. Click **Browse** to locate document or **Drag and Drop** your file in the box below
3. Click **Upload**

Documents	Status	Template
<input type="checkbox"/> SETTLEMENT STATEMENT - CD PREP	Required	
<input type="checkbox"/> APPRAISAL INVOICE	Optional	
<input type="checkbox"/> CREDIT INVOICE	Optional	
<input type="checkbox"/> OTHER INVOICE	Optional	
<input type="checkbox"/> POWER OF ATTORNEY	Optional	

Browse

Drag & Drop Files

Upload

Note: only .PDF file types are supported. Max file size = 200MB.

Request Closing Documents

- 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.

Request Lock Extension/Re-Lock

☐

Extend Lock: -- Select --

☐

Re-Lock for: 30 Days (includes .25% Re-Lock Fee and Worst-Case Pricing)

Comments:

Comments

Submit Request

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 process 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.

