CLEAREDGE LENDING

MINIMUM SUBMISSION CHECKLIST

Borrower Name:	Loan Number:

LOAN INFORMATION

Transaction Type	Program Type		Occupancy	Amortization	Property Type
☐ Purchase	☐ Full Doc Connect	☐ Express Doc Connect	☐ Primary	☐ Fixed	☐ SFR
☐ Refinance:	☐ Asset Connect	☐ Asset Utilization	☐ 2nd Home	☐ ARM	☐ PUD
☐ Cash out	☐ Jumbo Connect	☐ Bank Statement Connect	☐ Investment	☐ Interest Only	☐ Condo
☐ Rate/Term	☐ Investor Connect	☐ Flex (DO) Connect			☐ 2-4 Unit

REFINANCE – REQUIRED DOCUMENTS TO DISCLOSE

	URLA Signed by LO with NMLS ID dated within 24 hours of submission
	Credit Report (90 Day age of document max) *Foreign National not required*
	Preliminary Title Report **(Texas Loan Submissions Only)**
	Broker Fee Sheet and/or Closing Agent Prelim CD/Escrow Settlement Statement
	Loan Setup will complete estimates for Recording Fees and Transfer Taxes *(if applicable)* per the First American fee calculator: https://facc.firstam.com/Calculator/Home?SSID=0.36456842747961193

PURCHASE – REQUIRED DOCUMENTS TO DISCLOSE

	URLA Signed by LO with NMLS ID dated within 24 hours of submission
	Credit Report (90 Day age of document max) *Foreign National not required*
	Purchase Contract
	Broker Fee Sheet and/or Closing Agent Prelim CD/Escrow Settlement Statement
	Loan Setup will complete estimates for Recording Fees and Transfer Taxes *(if applicable)* per the First American fee calculator: https://facc.firstam.com/Calculator/Home?SSID=0.36456842747961193

REQUIRED DOCUMENTS TO PROCEED TO UW

Prime | Plus Connect – Full Doc

	Wage Earner
	2 Years W2s
	Paystubs covering 30 Days (90 Day age of doc max)
	2 Mos Asset Statements (90 Day age of doc max)
	Broker DO Findings *(Flex Program Only)*
	1099 (Contractor)
	2 Years 1099s
	2 Mos Asset Statements (90 Day age of doc max)
	Broker DO Findings *(Flex Program Only)*
	Self-Employed ≥ 25% Ownership
	2 Years Personal and Business Tax Returns
	2 Mos Asset Statements (90 Day age of doc max)
	Broker DO Findings *(Flex Program Only)*

Prime | Plus Connect – Express Doc

	Wage Earner
	1 Year W2(s)
	Paystubs covering 30 Days (90 Day age of doc max)
	2 Mos Asset Statements (90 Day age of doc max)
	Broker DO Findings *(Flex Program Only)*
	1099 (Contractor)
	1 Year 1099(s)
	2 Mos Asset Statements (90 Day age of doc max)
	Broker DO Findings *(Flex Program Only)*
	Self-Employed ≥ 25% Ownership
	1 Year Personal and Business Tax Returns
	2 Mos Asset Statements (90 Day age of doc max)
	Broker DO Findings *(Flex Program Only)*

CLEAREDGE LENDING

MINIMUM SUBMISSION CHECKLIST

Prime | Plus Connect – Bank Statements

	12 Months Consecutive Personal or Business Bank Statements
	CEL Business Narrative: https://clearedgelending.com/wp-content/uploads/2022/01/CEL-Business-Narrative-1.04.22-FILLABLE.pdf
	Broker DO Findings *(Flex Program Only)*

Prime | Plus Asset Connect & Asset Utilization

	4 Mos Asset Statements *(for accounts listed on URLA)* (90 Day age of doc max)

CE Investor Connect - DSCR & No Ratio

	Schedule of REO *(for all properties listed on URLA)*

Prime Jumbo Connect – Full Doc

Wage Earner	
	2 Years W2s
	Paystubs covering 30 Days (90 Day age of doc max)
	2 Mos Asset Statements (90 Day age of doc max)
1099 (Contractor)	
	2 Years 1099s
	2 Mos Asset Statements (90 Day age of doc max)
Self-Employed ≥ 25% Ownership	
	2 Years Personal and Business Tax Returns
	2 Mos Asset Statements (90 Day age of doc max)

CEL Required State Specific Broker Disclosures

NJ	Mortgage Broker Disclosure
TX	Texas Mortgage Company Disclosure **or** Texas Mortgage Banker Disclosure (broker company specific)
OH	Notice Pursuant to Section 4112.021 Ohio Revised Code **&** Acknowledgement of Receipt of Home Mortgage Loan Information Document
IL	Advanced Fee Agreement, Loan Brokerage Agreement **&** Loan Brokerage Disclosure Statement
WI	Application Disclosure, Consumer Disclosure **&** Mortgage Broker Agreement
NH	Payment Disclosure
IA	Payment Disclosure