CLEAREDGE LENDING

Non-Delegated Portal Guide

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I. INTRODUCTION

I-A	Welcome to the Portal

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

I-B	Accessing the Portal

CLICK HERE to access the portal. This link is also be available at our company website www.clearedgelending.com.

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 the portal guide.

Hello User Name

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: Your Branch Address

TO ACCESS PORTAL: CLICK HERE

TO DOWNLOAD PORTAL GUIDE: https://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	Hootie and the Blowfish
Challenge Question #2	What is your favorite book?
Answer #2	Cat In The Hat
Challenge Question #3	What was the name of your first pet?
Answer #3	Bark Twain

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**

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

Seller Margins

Users with the **Secondary** permission also have an additional **Company Setting** available to include a **Seller Margin** into pricing. Select the **Seller Margin** and click **Save** once complete. Please note that only Secondary users can see full pricing details and lock loans.

Approved Non-Delegated Company Users

Clients currently approved to do business with ClearEdge Lending may request a new user 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:

Secondary Credentials
First and Last Name
Email
Phone #
Branch Location: Street Address, City, and State

Note: Secondary has access to all branch loans within a pipeline. They also see complete pricing details and have the ability to lock loans.

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 Seller Administrator to give LO access to all branch loans. They **cannot** see complete pricing details and **do not** have ability to lock loans.

Processor Credentials
First and Last Name
Email
Phone #
Branch Location

Note: Processors have access to all branch loans within a pipeline. They **cannot** see complete pricing details and **do not** have ability to lock loans.

New Branch
Branch Location: Street Address, City, State **and** Zip Code
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 or designated Company 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
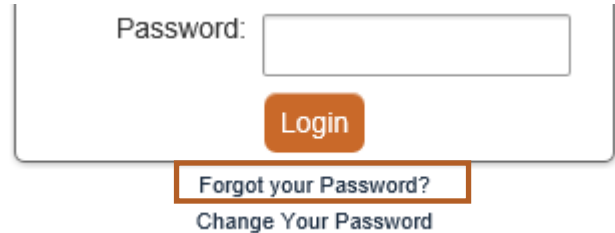
Service Level Agreement

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

Forgot Your Portal Username?

Please contact our team at the following email address: brokermanagement@clearedgelending.com with questions regarding your portal username.

Forgot Your Portal Password?

1. Click the Forgot Your Password Link located on the login page.

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.
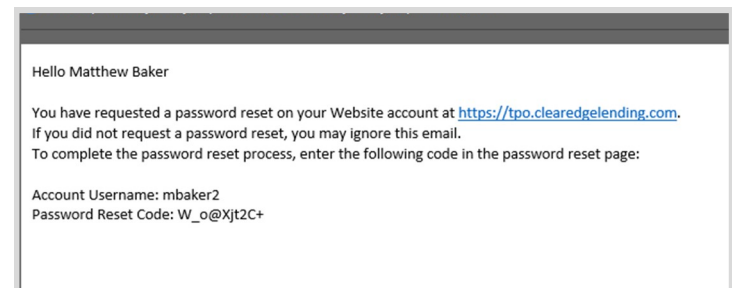
WARNING: Keep this screen open.

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

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.

Once logged in, you will be directed to the **Home Page** of the portal, also referred to as **My Pipeline.** From this page, you may navigate to all the sections of the portal. See numbered descriptions below.
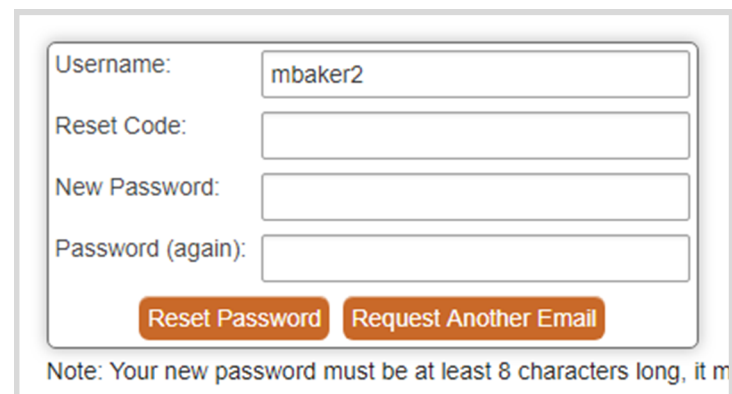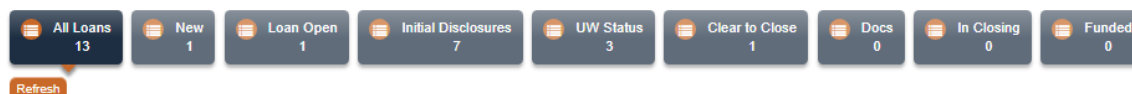

1   Logout Button, Account Executive Contact Information, Portal Questions (click to email us a question)

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
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

Note: Users with **Secondary** permissions will also have the ability to price out scenarios via the Clear Pricer. They will also be able to view current and archived Rate sheets.

4: Loan Status Categories

All Loans:	Master pipeline view including Pre-Submission loans (TPO Registered Status)
New:	MISMO 3.4 XML file uploaded only, no loan # assigned
Loan Open:	Loans in Submission Review or Submission Incomplete status
Initial Disclosures:	N/A (Wholesale Use Only)
UW Status:	Loans in Submitted to UW, Approved, Suspended or Conditions Review status
Clear to Close:	Loans in Clear to Close status
Docs:	N/A (Wholesale Use Only)
In Closing:	Loans in Docs Back, Funding Conditions, Funding Conditions Received, Submitted for Purchase Review, Pre-Purchase Conditions, or Clear to Purchase 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 this guide.

Actions	LO	Processor	Loan #	Borrower	Status	Channel	Address	Loan $	Submitted	Lock Date	Lock Expires
✎ ⓘ	L Originator	✎ L Originator	2021120336	S Sample	Loan Open (Not Submitted)	CorrNonDel	65495 North South Avenue	$480,000			
✎ ⓘ	L Originator	✎ L Originator	2021120242	J Sample	Submission Review	CorrNonDel	123 Sesame Street	$450,000	12/15/21		
✎ ⓘ ⚠	L Originator	✎ L Originator	2021110348	U Issue	Loan Open (Not Submitted)	Wholesale	522 North wilton Place	$1,425,000			

5 Search: [　　　　　　　]

6 ↓   7 ↓   8 ↓

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.

New Loan Created

Approved But Not Locked

Loan Submission Pending

Submission Incomplete

Impounds Required (HPML or Foreign National)

Lock Expires in 5 Days

Lock Expires in 4 Days

Lock Expires in 3 Days

Lock Expires in 2 Days

Lock Expires in 1 Day

Lock Expires Today

Lock Expired

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

II. LOAN PROCESS

Pre-Submissions

ClearEdge Lending offers a Pre-Submission service. This service allows a Seller to submit the following types of requests, **before** a complete loan submission is executed by the Seller:

1. Bank Statement Analysis (Doc Type: Bank Statements)
2. Exceptions
3. Tax Return Analysis (Doc Type: Full Doc)

Create a Pre-Submission Loan

To initiate the Pre-Submission process, follow these instructions.

Step One

From the My Pipeline Screen, click
Start A New Loan
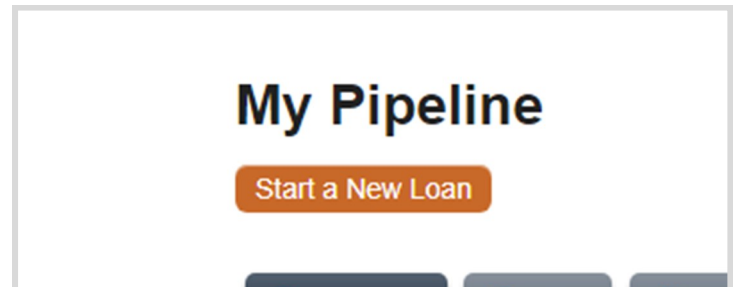
Step Two

Click **Next** under the **Create A Pre-Submission Loan** section, on right hand side of screen.

Step Three

Select the Type(s) of Pre-Submission

Step Four

Enter mandatory fields (red asterisks)

Step Five

The **Required Package Documents** will populate with a description of each item to be uploaded:

1. Click the **Document**
2. **Browse** or **Drag & Drop** the required documentation
3. Click **Upload**
4. Repeat the process until all the required documentation is uploaded
5. Click **Create Pre-Submission** once complete

Pre-Submission In Progress

The user will see the following screen while the submission is being processed.
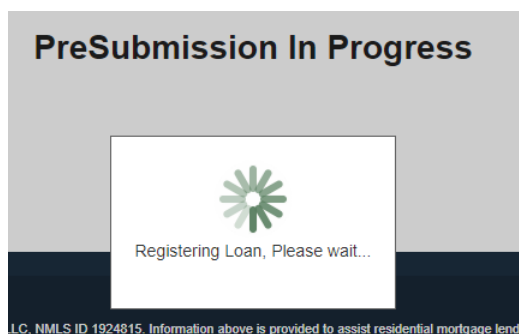
Pre-Submission Complete

Once the submission is complete, the user will see the **PreSubmission Complete** screen.
- **Click Edit 1003** if the intention is to send in a complete submission immediately.
- **If this is not the intention,** then exit the loan by clicking **My Pipeline.**

The ClearEdge Team will communicate status and updates on the Pre-Submission via email.

Converting a Pre-Submission to a Full Submission

Once the submission is complete, the user may convert the Pre-Submission to an actual loan submission. Find the file in the **Pipeline** and click **Edit.**

1003 Editor

The user will see the **1003 Editor.** Scroll past the validation errors and click the **Import MISMO 3.4 Button.** Proceed with the submission process covered in this guide.

My Pipeline
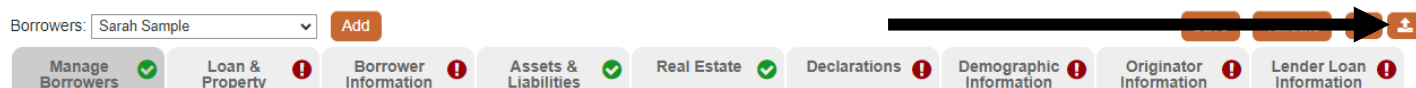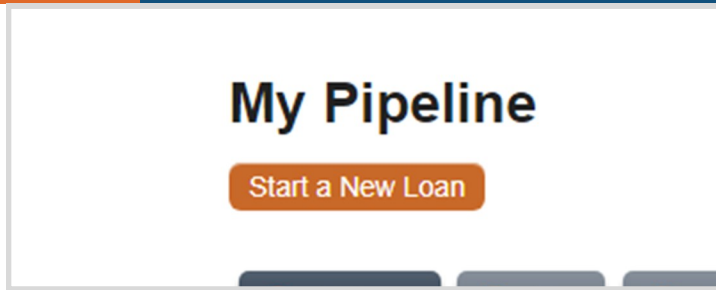
Start a New Loan

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.

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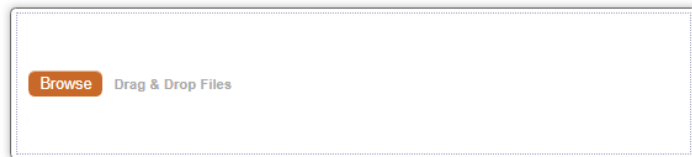
Step Two
Browse or **Drag & Drop** the **MISMO 3.4 XML File** into the box shown

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: Ken Customer | Add | Delete | Save | Validate

| Manage Borrowers ✓ | Loan & Property ✓ | Borrower Information ❗ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ❗ | Originator Information ✓ | Lender Loan Information ❗ |

Next >>
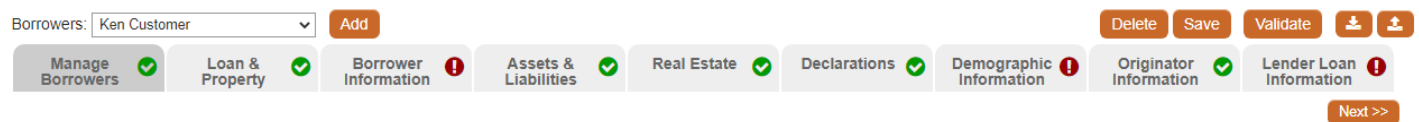
✓   Indicates all fields within a 1003 section have been validated. Review for accuracy.

❗   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 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 Non Delegated 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.

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.

1003 Editor: Manage Borrowers

The **Manage Borrowers** screen controls the structure of the loan within the ClearEdge Lending LOS. Please ensure that each borrower on subject loan transaction is visible in the **Manage Borrowers** screen. Since the Seller is disclosing and preparing their own closing documents, the position of the borrowers is not critical.

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)

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.

1003 Editor: Loan & Property

Heading		
Lender Loan Identifier	DI-C01_v3.4	
Universal Loan Identifier		
Agency Case No.		No review required
Underwriting Case identifier		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

Either value may be entered

Occupancy * ○ Investment
● Primary Residence
○ Second Home
FHA Secondary Residence ○ NO ○ Yes ← **Not Applicable**
Mixed-Use Property ● NO ○ Yes
Property Built Type ○ Manufactured
○ Other ← **Always select Site Built**
● 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

HELOCs Only

Is this a HELOC? ○ NO ● Yes

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

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

Foreign Nationals: Use 111-11-1111 →

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.	
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 * [10655 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.

Select if borrower is **not** employed

Not Applicable

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.

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.

1003 Editor: Assets & Liabilities

Assets

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

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.

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.

Liabilities

Associated with borrower: ☐ Sally Customer → Select if liability is shared with another borrower

Account Type: Revolving

Company Name: HEMLOCKS

Account Number: 98E543184026

Unpaid Balance: 437.00

To be paid off at or before closing: ◉ NO ○ Yes → Confirm accuracy as may impact cash to close

Monthly Payment: 44.00

Months Left to Pay: 10

Omit from liabilities calculation: ◉ NO ○ Yes → Confirm accuracy as impacts DTI

Other Liabilities and Expenses

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

Other Liabilities and Expenses

Other Liabilities and Expenses: Child Support

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 and/or DTI
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

| Borrower Information ✅ | Assets & Liabilities ✅ | Real Estate ✅ | Declarations ✅ | Demographic Information ✅ |

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
← This question will only appear if Declaration A = Yes

B. Does the borrower have a family relationship or business affiliation with the seller of the property?   ● NO ○ Yes
← This question will only appear if Purchase transaction

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 ▾]

Type of Bankruptcy is required if Declaration M = Yes

1003 Editor: Demographic Information
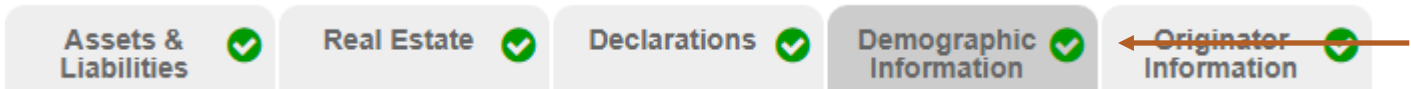
Demographic Information

This section correlates to 1003 Section 8: Demographic Information

Visual Observation required if application is taken Face to Face

Visual Observation required if application is taken Face to Face

Visual Observation required if application is taken Face to Face

Demographic Information must be complete in both the Non Delegated 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 (for HMDA Rate Spread, HMDA HOEPA Status, Community Lending Product, Community Seconds Repayment Structure)

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	1965
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?	-- Select -- ⌄
Other description for owned land?	-- Select -- ⌄

Must Be Blank (for Construction/Improvements Costs, Lot Acquired Date, Original Cost)

Not Applicable (for FHA Lender Identifier, FHA Sponsor Identifier, Built Year, Energy Improvement Amount, Summary Amount Type Code)

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

The role assignments in this screen will depend upon who is submitting the loan.

If individual submitting the loan is a Loan Officer:
- You will be automatically assigned as the Loan Officer
- Select yourself or the appropriate Processor (if applicable)

If individual submitting the loan is a Processor:
- You will be automatically assigned as Processor
- Select the Loan Officer (if LO available) - this is not a mandatory field

If individual submitting the loan has the Secondary role:
- You will be automatically assigned as Processor
- Select the Loan Officer (if LO available) - this is not a mandatory field

Regardless of who is submitting the loan, a Processor must be assigned.

This loan file is ready to be created. Click the "Create Loan" button below to complete the process.

Loan Purpose:	Purchase	Loan Officer:	Test ND LO
Loan Type:	Conventional	Processor: *	Test ND Secondary
Channel: *	CorrNonDel		
Estimated Closing Date: *	10/18/2023		

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 <u>prior to submission</u>. 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.

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 Field Information

1   **Doc Type - DSCR:** Only permitted for the Investor Connect and Investor Premier products.

2   **DSCR %:** Required when DSCR is selected as Doc Type.

3   **Self Employed:** Controls LLPA for our Jumbo Connect product. See definition for more details.

4   **Short Term Rental:** Controls LLPA when Short Term Rental is used to qualify for subject property.

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   **Prepay Penalty Type:** Structures vary, ask your Account Executive for details.

9   **Warrantable Condo and Condotel:** Field appears when Property Type = Condo

11   **Mixed Used:** Properties with Business and Residential use. Restrictions may apply.

12   **Rural:** Restrictions may apply.

13   **Hybrid Appraisal:** See informational button for more details.

14   **Transferred Appraisal:** An AIR compliance appraisal previously assigned to a different lender.

15   **Delayed Financing:** Property purchased for cash within last 12 months and taking cash out.

16   **Declining Market:** Defined by Lender and/or Appraiser (after appraisal complete).

17   **Credit Event:** Bankruptcy, Foreclosure, Short Sale, Deed in Lieu, Default Modification, Notice of

18   **Mortgage Lates:** If Yes, restrictions may apply depending upon seasoning months.

Secondary Role:

Once the **Get Pricing** button is clicked, the pricing results will display below. Eligible programs will populate to the top of this list. 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.

Rate	30 Day Price	Rebate/ Discount	P&I
Investor Premier 30 Year Fixed - Non Del ⓘ			
6.750	96.125 ✔	$18,600	$3,113
6.875	96.625 ✔	$16,200	$3,153
7.000	97.125 ✔	$13,800	$3,193
7.125	97.625 ✔	$11,400	$3,233
7.250	98.000 ✔	$9,600	$3,274
7.375	98.375 ✔	$7,800	$3,315
7.500	98.750 ✔	$6,000	$3,356
7.625	99.125 ✔	$4,200	$3,397
7.750	99.500 ✔	$2,400	$3,438
7.875	99.875 ✔	$600	$3,480
8.000	100.250 ✔	($1,200)	$3,522
8.125	100.625 ✔	($3,000)	$3,563
8.250	101.000 ✔	($4,800)	$3,606
8.375	101.375 ✔	($6,600)	$3,648

Exception

Pricing Snapshot

Program Name:	Investor Premier 30 Year Fixed - Non Del
Comp Source:	BorrowerPaid
Lock Term:	30 Day
Amortization:	Fixed
P&I Payment:	$3522
Applied lender credit:	$1200

	Rate	Price
Base	8.000	98.625

Adjustments	Rate	Price
IP	DSCR 1.00 - 1.24 LLPA		0.25
IP	FICO/LTV LLPA		0.375
IP	Loan Amount LLPA		0.25
IP	5 Year PPP LLPA		0.75

	Rate	Price
Final	8.000	100.250

Loans may not be locked prior to submission

Continue

Loan Officer or Processor Role:

Once the **Get Pricing** button is clicked, eligible loan programs will display with **Select** next to each option. Only the Secondary Role has the ability to see complete pricing details.

Click **Select** next to the desired program and then click **Continue** to register the loan.

Loan Program

Investor Connect 30 Year Fixed - Non Del	Select
Investor Connect 5/6 ARM - Non Del	Select

Select Program

Program Name:	Investor Connect 30 Year Fixed - Non Del
Lock Term:	30 Day
Amortization:	Fixed

Continue   **Cancel**

All Roles: **Ineligible Programs** flow to the bottom of the results.

Plus Connect 30 Year Fixed - Non Del ⓘ	~~Ineligible~~
Plus Connect 5/6 ARM - Non Del ⓘ	Ineligible
Plus Connect 7/6 ARM - Non Del ⓘ	Ineligible
Plus Connect Flex 30 Year Fixed - Non Del ⓘ	Ineligible
Plus Connect Flex 5/6 ARM - Non Del ⓘ	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.)

Rate	45 Day Price	Rebate/ Discount	P&I
Investor Connect 7/6 ARM - Wholesale **Ineligible** ❶			
Investor Connect 5/6 ARM - Wholesale **Ineligible** ❶			
Investor Connect 30 Year Fixed - Wholesale **Ineligible** ❶			
Plus Connect 7/6 ARM - Wholesale **Ineligible** ❶			
Investor Premier 30 Year Fixed - Wholesale **Ineligible** ❶			
Investor Premier 5/6 ARM - Wholesale **Ineligible** ❶			
Investor Premier 7/6 ARM - Wholesale **Ineligible** ❶			

Exception

Note: If you would like to request a program exception, select the product in the dropdown and indicate the reason for your request

Exception Product | Investor Connect 30 Year Fixed - Wholesale ▼

Exception Reason | 5% LTV exception needed for this loan

Request Exception

1

2

3

4

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).

☑ Edit 1003 ▸ 🔒 Select Program ▸ ✎ Document Upload ▸ ✎ Submit

Select Program   This step is complete. **Continue**

Program Selected

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 submission documents. Click **Full Submission** and upload required items.

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 ◄—————— Upload instructions
3. Click **Upload**

Select a submission package: [Full Submission ▼]

Document Type	Description	Required
☐ Disclosures - TPO	Seller Initial Disclosures	**Required**
☐ Credit Report	Report must be dated within the last 120 days.	**Required**
☐ Income	Full Doc and Express Doc: Upload all supporting document to include tax returns, paystubs, 1099 (if applicable) etc.	**Required**
☐ Assets	Upload 2 months of Asset Statements.	**Required**
☐ Contracts/Escrow	Purchase Contract. Must include complete contract and include all addendums.	**Required**
☐ Title	Preliminary Title Report	Optional
☐ Appraisal		Optional

[Browse] Drag & Drop Files
[Upload]
Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported. Max file size = 200MB.

Supported File Types: pdf, doc, docx, txt, tif, jpg, jpeg and jpe. 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

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**

This step is complete. [Continue]

Submit

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

Loan Submission

1   Please select **Borrower Type** from menu.

2   **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.

3   Enter **Contract Processor** details (if applicable)

4   Enter any loan details you would like our team to consider as they review the loan file.

5   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 for missing items. 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.

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.

Loan #: 230908621 - Bobby Sample

Loan Amount: $480,000   Loan Purpose: Purchase
Property Address: 123 Non Delegated Way Carlsbad CA
Loan Program: Prime Connect Flex 30 Year Fixed - Non Del

1

Account Manager
Name: Britt Test
Email: bbarmeyer@clearedgelending.com
Phone #: 866-690-2474

2

3

09/26				09/26										
Submission Review	Submission Incomplete	Submitted to UW	Suspended	Approved	Condition Review	Clear to Close	Docs Back	Funding Conditions	Funding Conditions Received	Submitted for Purchase Review	Pre-Purchase Conditions	Pre-Purchase Conditions Received	Clear to Purchase	Funded

Loan Summary	Documents	Open Conditions	Lock	Requests	**4**

1   Loan Information

2   Account Manager Information

2   Loan Timeline (Completed phases will show as green with a checkmark)

4   Loan Summary, Documents, Lock (Secondary Only) and Request tabs

Exit Loan

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

CLEAREDGE LENDING

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

Welcome Lance - Logout

Portal Questions?

My Pipeline   Forms & Resources   Matrices   My Account

My Pipeline

Start a New Loan

| All Loans 13	New 1	Loan Open 1	Initial Disclosures 7	UW Status 3	Clear to Close 1	Docs 0	In Closing 0	Funded 0

Refresh

Edit Loan

To edit loan, click the **edit icon** next to loan.

	L Originator	✏ L Test	2019110008	B Sample	Initial Disclosure Pending	123 Awesome Portal Way

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 skipped in the timeline. For example, not all loans are Suspended prior to Approval.
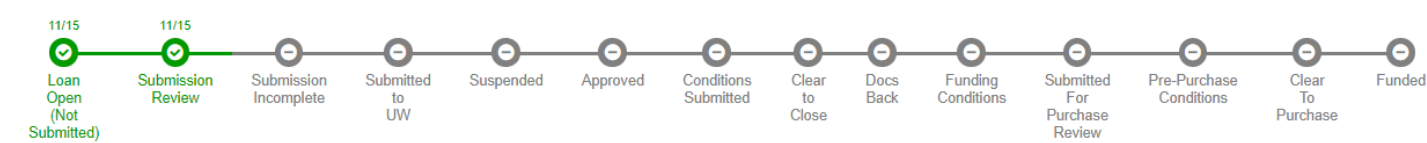
Submission Review	The loan has been submitted and is being reviewed to confirm minimum requirements for submission to Underwriting have been met.
Submission Incomplete	The loan has not met the minimum requirements for submission to Underwriting. (Our team will reach out to you with details)
Submitted to UW	The loan is currently in the queue for Underwriting.
Suspended	The loan is Suspended with Prior to Approval conditions.
Approved	The loan is Approved, with outstanding Prior to Doc conditions.
Condition Review	Conditions have been uploaded and in queue for review.
Clear to Close	All Prior To Doc conditions have been signed off.
Docs Back	Seller has uploaded the **Closed** loan package.
Funding Conditions	Funding Conditions outstanding (prior to Third Party Review).
Funding Conditions Received	Funding Conditions have been uploaded and in queue for review.
Submitted for Purchase Review	Third party review (TPR) pending.
Pre-Purchase Conditions	Third party review (TPR) conditions outstanding.
Pre-Purchase Conditions Received	Pre-Purchase Conditions have been uploaded and in queue for review.
Clear to Purchase	Purchase pending.
Funded	ClearEdge has purchased the loan, 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. It is the main landing page, within the loan.

| Loan Summary | Documents | Lock | Requests |

The following information was last updated on **09/26/2023**.
If you have any questions about the status of your loan, please contact your account executive.

Loan Summary

Loan Status: Submission Review	Property Address: 123 Non Delegated Way Carlsbad, CA 92008		Lock Status: Not Locked
Loan Purpose: Purchase	Property Type: Attached		
Occupancy: PrimaryResidence			
Impound Acct: Not Waived			
Doc Type: Full Doc			
Interest Only: N			
Prepay Term: No PPP			

Loan Contacts

Borrower: Bobby Sample	TPO Company TEST CEL TPO (ND-00000)	TPO Secondary Test ND Secondary	Account Executive: Belinda Austin
Home Phone: 818-222-2222	TPO Officer Test ND LO	Email mattb@clearedgelending.com	Phone: 760-550-0794
Email: sarahsamplefamily@gmail.com	Phone (000) 000-0000		Email: baustin@clearedgelending.com
Cell Phone: 818-444-1234	Email systems@clearedgelending.com		
	TPO Processor Test ND Secondary		
	Phone (000) 000-0000		
	Email mattb@clearedgelending.com		

Application Dates	TRID Dates	Closing Dates
1003 Date: 06/18/21	Intent To Proceed:	Clear To Close Date:
Document Dates	LE Sent:	Estimated Closing Date: 10/18/23
Approval Date:	LE Received:	First Payment Date: 12/01/23
Approval Expiration:	Revised LE Sent:	Closing Date:
	Revised LE Received:	Funded Date:
	CD Sent:	
	CD Received:	
	Revised CD Sent:	
	Revised CD Received:	

TRID Date Details

Intent to Proceed

N/A - Wholesale Only

LE Sent and Received Dates:

Dates will be synced to portal once our Team reviews Initial Disclosure or Revised Loan Estimate packages.

CD Sent and Received Dates:

Date will be synced to portal once our Team reviews Initial or Revised Closing Disclosure packages.

Please note that the Seller is responsible for adhering to all state and federal regulatory requirements. Dates are provided in the portal for informational purposes only, and should not be relied upon.

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 missing documents (if applicable) for the loan to proceed to Underwriting, after the initial loan review. The **Submit Full Package** button is only available during the **Submission Incomplete** 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 is present but not in use at the time of this guide publishing.

Document	Document Type	Upload Date

Attached Loan Documents

This section provides a master list of documents uploaded by the seller **or** lender during the loan process. Documents populate in order of Received (Upload Date). Click **Download** to retrieve a copy of the document.

Attached Loan Documents

Document	File name	Added	Size	Description	Download
Lock Confirmation Document	Lock Confirmation Document	2023-05-24 08:37:44 PDT	513Kb		
Submission Sheet	loan_submission.pdf	2023-05-11 12:14:27 PDT	101Kb		

Open Conditions

The Open Conditions tab allows the management of outstanding conditions. A historical breakdown of uploaded conditions (including submitted documents) can be found at the bottom of the screen. This tab is only visible once the loan is in the **Approved** or **Suspended** statuses.

Conditions are broken out by Category. The **Prior To** for each condition can be found on each line item. A history of **Cleared** or **Waived** Conditions may be found at the bottom of the screen.

Browse Drag & Drop Files	Start Upload				
Appraisal		**Prior to**	**Uploaded**	**Status**	**Status Date**
☐ Appraisal/Property - Appraisal from Approved AMC Appraisal from an approved AMC with appraisers license, E&O, AIR Cert, proof of appraisal delivery and original first generation XML OR successful SSR's. For investment, provide 1007 based on annual tenancy. Minimum square footage for all units is 500.		Documents		Added	09/20/23

Browse Drag & Drop Files	Start Upload				
Invoices		**Prior to**	**Uploaded**	**Status**	**Status Date**
☐ Misc - Invoices for CD (Retail, Wholesale) Provide all fee invoices for CD (credit, appraisal etc)		Documents		Added	09/20/23

Browse Drag & Drop Files	Start Upload				
Subject Property		**Prior to**	**Uploaded**	**Status**	**Status Date**
☐ Insurance - HOI Dec Page Provide HOI Dec page, confirmation of replacement cost amount, invoice or paid receipt. Surplus lines are not acceptable. Mortgagee Clause; ClearEdge Lending LLC ISAOA, ATIMA c/o SPS, as Servicer PO Box 7277 Springfield, OH 45501-7277		Documents		Added	09/20/23

Browse Drag & Drop Files	Start Upload				
Title		**Prior to**	**Uploaded**	**Status**	**Status Date**
☐ Escrow/Title - Title Commitment Title commitment to show ClearEdge Lending LLC ISAOA, ATIMA as mortgagee, correct final loan amount, cover a 12 month chain of title and documentation to evidence annual property tax amounts (estimated full value tax for new construction loans).		Documents		Added	09/20/23

Cleared/Waived Conditions

	Prior to	**Uploaded**	**Status**	**Status Date**
Application - Photo ID Legible copy of Photo ID for all borrowers.	Documents	09/20/23	Cleared	09/20/23

Managing Conditions: Approved or Suspended Loans

1. Select the **Condition** for upload.
2. Make any additional comments that may help our team during review.
3. Attach the document to the corresponding condition using **Browse** or **Drag & Drop**.
4. Click **Start Upload**
5. Once the process is complete for all conditions, click **Submit Docs to UW For Review**

Note: There is a delay between the portal and our system when the **Submit** button is clicked. **You will receive an email notification with an upload confirmation, once the systems sync.**

Users/AE will receive a confirmation via email once systems sync.

The **Open Conditions** tab will disappear while the loan is in **Condition Review**. It will reappear if new conditions are added or old conditions remained uncleared, so that the process above may be repeated as many times as necessary.

Managing Conditions: Clear to Close Conditions

1. Select the **Condition** for upload.
2. Make any additional comments that may help our team during review.
3. Attach the document to the corresponding condition using **Browse** or **Drag & Drop.**
4. Click **Start Upload**
5. Once the process is complete for all conditions, click **Submit Closing Docs**

Underwriting Conditions

5 Submit Closing Docs

Open Underwriting Conditions

To upload documents:

1. Click the "Upload Files" button for any condition.
2. Enter a comment for the uploaded file.
3. Click "Browse" or Drag & Drop a copy of the documents

Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported.
Max file size = 60MB.

DO NOT FORGET TO CLICK THIS BUTTON TO SUBMIT CONDITIONS.

Once button is clicked, it will not be available again until <u>after</u> Closer review (if Clear to Close Conditions remain).

3   **4**

Browse Drag & Drop Files   Start Upload

Disclosures - TPO	Prior to	Uploaded	Status	Status Date
☑ Misc - Closed Loan Package (Non-Delegated) Closed loan package to: Provide complete executed closing document package including proof of funds to close (if required) and VVOE (if required).			Added	09/26/23

1

Comments (optional) **2**

Managing Conditions: Funding Conditions

1. Select the **Condition** for upload.
2. Make any additional comments that may help our team during review.
3. Attach the document to the corresponding condition using **Browse** or **Drag & Drop.**
4. Click **Start Upload**
5. Once the process is complete for all conditions, click **Submit Funding Conditions**

Underwriting Conditions

5 Submit Funding Conditions

Open Underwriting Conditions

To upload documents:

1. Click the "Upload Files" button for any condition.
2. Enter a comment for the uploaded file.
3. Click "Browse" or Drag & Drop a copy of the documents

Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported.
Max file size = 60MB.

DO NOT FORGET TO CLICK THIS BUTTON TO SUBMIT CONDITIONS.

Once button is clicked, it will not be available again until <u>after</u> Closer review (if Funding Conditions remain)

3   **4**

Browse Drag & Drop Files   Start Upload

Appraisal	Prior to	Uploaded	Status	Status Date
☑ Appraisal/Property - 1004D Final Inspection required 1004D Final Inspection required, including photos.	Documents		Added	09/26/23

1

Comments (optional) **2**

Managing Conditions: Pre-Purchase Conditions

1. Select the **Condition** for upload.
2. Make any additional comments that may help our team during review.
3. Attach the document to the corresponding condition using **Browse** or **Drag & Drop.**
4. Click **Start Upload**
5. Once the process is complete for all conditions, click **Submit Pre--Purchase Conditions**

Underwriting Conditions

5 Submit Pre-Purchase Conditions

Open Underwriting Conditions

To upload documents:

1. Click the "Upload Files" button for any condition.
2. Enter a comment for the uploaded file.
3. Click "Browse" or Drag & Drop a copy of the documents

Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported. Max file size = 60MB.

DO NOT FORGET TO CLICK THIS BUTTON TO SUBMIT CONDITIONS.

Once button is clicked, it will not be available again until <u>after</u> **Closer review (If Pre-Purchase Conditions remain)**

3 Browse Drag & Drop Files

4 Start Upload

Appraisal			Prior to	Uploaded	Status	Status Date
1 ☑ Appraisal/Property - Enhanced Desk Review			Documents		Added	09/26/23
ClearEdge will order an Enhanced Desk Review to provide additional support for value						
Comments (optional) **2**						

Lock

The loan may be locked <u>after</u> the loan is submitted, in the **Lock** screen. You may only edit the **Waive Escrows** selection and **Pricing Term** fields. As a reminder, only the **Secondary** role can access this tab.

<u>To lock the loan:</u>
1. Confirm **Escrows**
2. Select **Pricing Term**
3. Click **Get Pricing**
4. **Select** rate/price under desired loan program
5. **Request Lock**

Lock requests will only be honored Monday-Friday (excluding holidays), during posted Lock Desk hours.

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.

A **Lock Confirmation** will be emailed to your team upon confirmation of final rate and pricing. A date and time stamp of the request can be found at the top of the Lock section.

| Loan Summary | Documents | Lock | Appraisal | 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.

| Lock Requested On: 2023-07-10 14:03:01 | Program: Prime Connect 5/6 ARM - Wholesale | Rate: 9.375 |

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

| Loan Summary | Documents | Lock | Appraisal | Requests |

Lock Request

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

Loan has been Locked.

| Locked On: 2023-06-21 | Program: Prime Connect 30 Year Fixed - Wholesale | Rate: 7.375 |

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

Attached Loan Documents

Search:

Document ▲	File name ⬍	Added ⬍	Size ⬍	Description	Download ⬍
Lock Confirmation Document	Lock Confirmation Document	2023-06-21 11:25:58 PDT	560Kb		🔄 ←
Submission Sheet	loan_submission.pdf	2023-06-21 11:11:40 PDT	101Kb		🔄

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.

Loan Summary	Documents	Lock	Requests

▼ Request Lock Extension/Re-Lock

☐   Extend Lock: `-- Select -- ▾`

☐   Re-Lock for: `includes .25% Re-Lock Fee and Worst-Case Pricing ▾`

Comments:

Comments

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.

Submit Request

CLEAREDGE LENDING — LOAN ALERT

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 proces 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.

CLEAREDGE LENDING

Non-Delegated Portal Guide