



**CLEAREDGE**  
LENDING

**Non-Delegated  
Portal Guide**



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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 Non-Delegated Lending Portal!

# Experience the **Cutting Edge** of Lending

ClearEdge Lending offers innovative Non-QM programs focused on speed and simplicity, while backed by excellent customer service



[CLICK HERE](#) to access the portal. This link is also be available at our company website [www.clearedgelending.com](http://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 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](mailto: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**

Welcome Lance - Logout  
My AE: Matt AE 949-330-7407 mattb@clearedgelending.com  
[Portal Questions?](#)

[My Pipeline](#) [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: @ \$ % ; : . , ? = \_ \* ~ ^ + - # ! |

### 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.

[My Account](#) [Company Settings](#)

### Company

Use this page to view your company settings.

[Save](#)

Company Name  Seller Margin

Address 1

Address 2

City

State

Zip

Work Phone

Company NMLS #

States Licenses AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

## 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](mailto: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](mailto: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](mailto: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.

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](mailto: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 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 Forms & Resources Matrices My Account

## My Pipeline

Start a New Loan

3



4

- 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











<b>My Pipeline:</b>	Home screen
<b>Forms &amp; Resources:</b>	Forms, processes and guides critical to doing business with ClearEdge
<b>Matrices:</b>	Program matrix reference material
<b>My Account:</b>	Review user account information and reset password

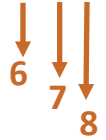
**Note:** Users with **Secondary** permissions will also have the ability to price out scenarios via the Clear Pricer. They will also be able to view current and archived Rate sheets.

## 4: Loan Status Categories

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



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:

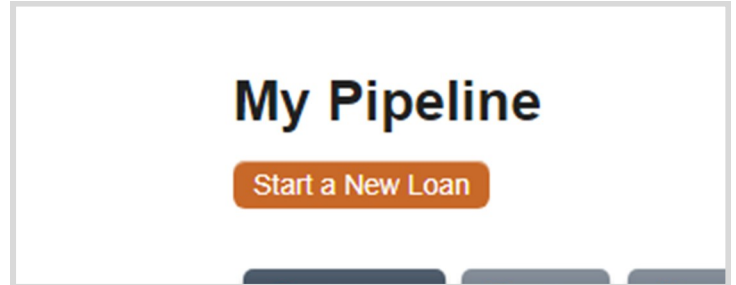
1. Bank Statement Analysis (Doc Type: Bank Statements)
2. Exceptions
3. Tax Return Analysis (Doc Type: Full Doc)

**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.

**Create A Pre-Submission Loan**

Only use this option if you are submitting a loan that needs pre-submission review. (Bank Statement Loans, Tax Return Loans and Exceptions)

Next

**Step Three**

Select the Type(s) of Pre-Submission

Type of Pre-Submission:  Bank Statement  Exception  Tax Return  
(Check All That Apply)

**Step Four**

Enter mandatory fields (red asterisks)

\* Borrower First Name:  \* Borrower Last Name:   
 \* Loan Officer:  \* Loan Processor:

**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

Type of Pre-Submission:  Bank Statement  Exception  Tax Return  
(Check All That Apply)

Package Documents	Status
<input type="checkbox"/> Upload 12 or 24 Months Personal or Business Bank Statements to be used as income	<b>Required</b>
<input type="checkbox"/> Upload ClearEdge Business Narrative. It can be found on the Forms & Resources page at <a href="https://clearedgelending.com/grow-your-business/forms/">https://clearedgelending.com/grow-your-business/forms/</a>	<b>Required</b>

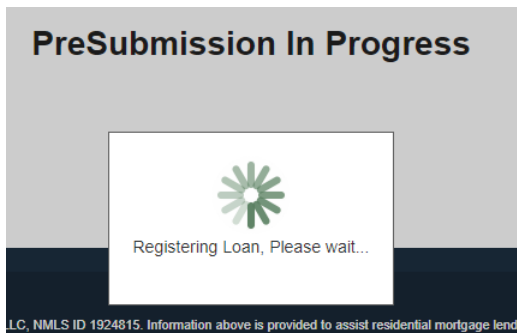
\* Borrower First Name:  \* Borrower Last Name:   
 \* Loan Officer:  \* Loan Processor:

Drag & Drop Files

File types supported: pdf, doc, docx, txt, tif, jpg, jpeg, jpe. Max file size = 200MB

## 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.

## PreSubmission Complete

Click "Edit 1003" to begin the complete submission process to our team.




Edit 1003

## 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**.

### My Pipeline

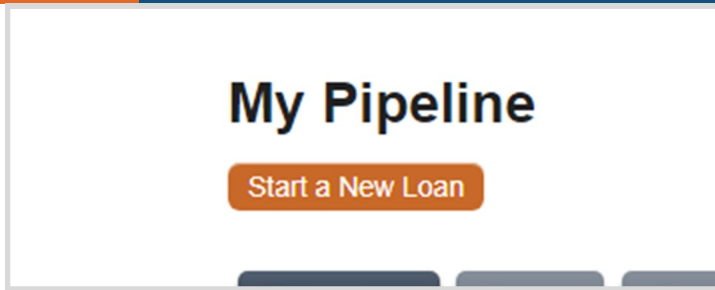
Start a New Loan

Actions	LO	Processor	Loan #	Borrower	Status	Channel	Address	Loan \$	Submitted	Lock Date	Lock Expires
  	T Lo	T Processor	230908588	S Sample	TPO Registered	Wholesale	TBD	\$0			

### 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.



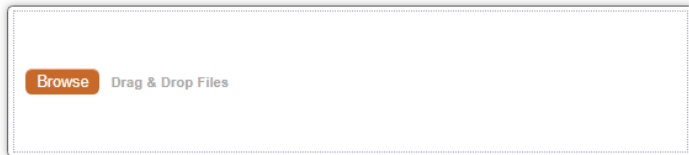


### Step One

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.



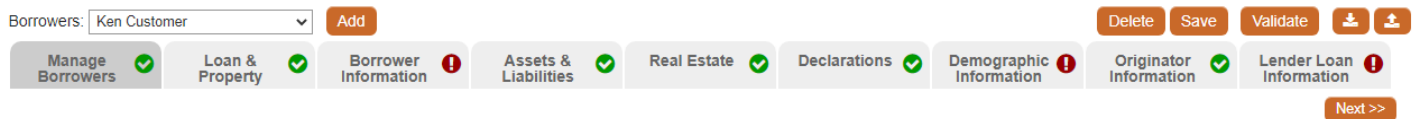
### Step Two

**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.



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.

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  **Add Record**

**Remove Record**

## 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.

**Manage Borrowers**  **Loan & Property**

Manage Borrowers

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

**Primary Application**

  <b>Borrower</b> Ken Customer ken@gmail.com Birthdate: 07/04/1966	  <b>Co-Borrower</b> Sally Customer sally@gmail.com Birthdate: 04/06/1977
---	--

**Additional Application**

Click the **Edit** to navigate to borrower's 1003 Editor



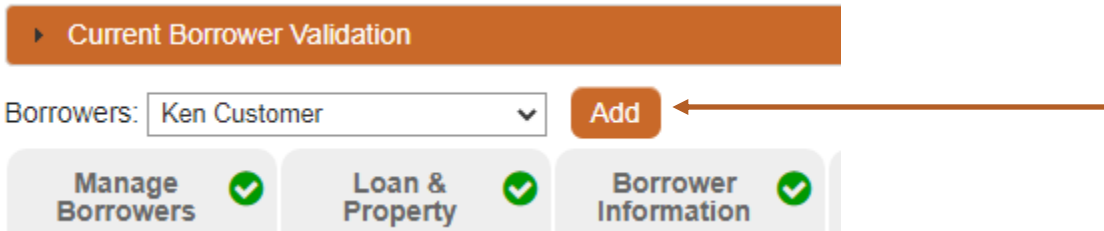
Be sure to **Save** updates made to **Manage Borrowers** screen before continuing.



## 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 ▼ **Add**

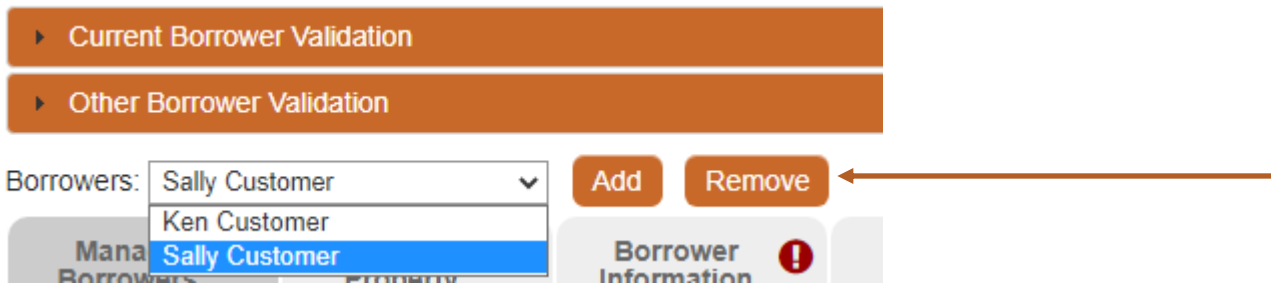
Manage Borrowers ✓ Loan & Property ✓ Borrower Information ✓



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

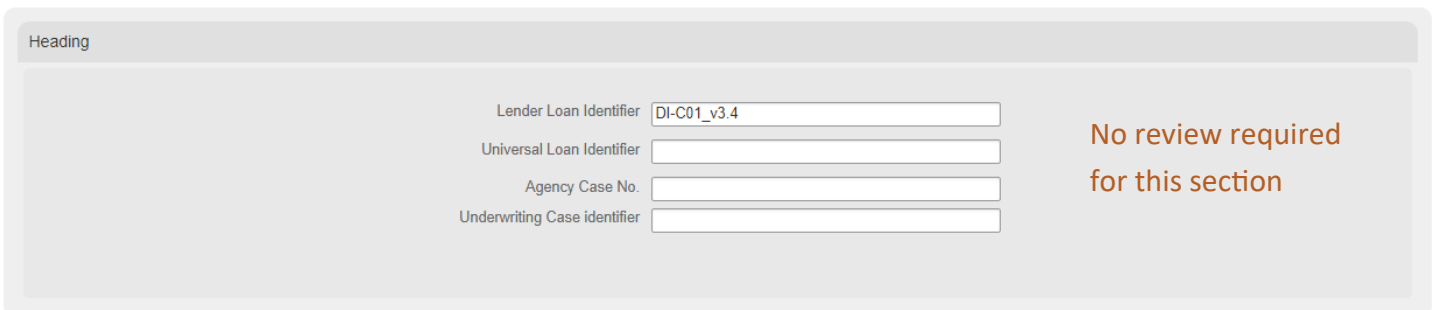
Borrowers: Sally Customer ▼ **Add** **Remove**

Manage Borrowers Ken Customer Sally Customer Borrower Information !

## 1003 Editor: Loan & Property



Manage Borrowers ✓ Loan & Property ✓ **Borrower Information** ✓



Heading

Lender Loan Identifier DI-C01\_v3.4

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 ← Not Applicable

Mixed-Use Property  NO  Yes

Property Built Type  Manufactured  Other  Site Built ← Always select Site Built

Either value may be entered

## 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

## 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


Source(Other Description)


Cash or Market Value 3000

Gift or Grant Provider Name Father Sample

## Down Payments

This section is Optional. Remove to clear Validation error.





Down Payments 

Down Payment Type \* Retirement Funds 

Down Payment Source \* Other

Down Payment Amount \* 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.

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

Relationship Type Domestic Partnership

State California

## Age of Dependents

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

Age of Dependents

Dependents (Age)

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

Dependents (Age)

## 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

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 \*

Unit #

City \*

State \*

Zip \*

Country

Time at Current Address \* Years  Months

Address Residency Type  Living Rent Free  Own  Rent

Rent (\$ \_\_\_\_ month)

Use Current Address as Mailing Address  Yes

Mailing Address

Street

Unit #

City

State

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

The screenshot shows the 'Current Employment/Self-Employment' form with the following fields and annotations:

- Employer Name:** National Consulting
- Employer Phone:** (818) 332-3332
- Street:** 1236 Main St
- City:** Burbank
- State:** California
- Zip:** 91502
- Country:** US
- Position or Title:** Consultant
- Start Date:** 06/01/2004
- Employment Classification Type:**  Primary  Secondary
- How long in this line of work? \*** Years 10 Months 2
- 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
- Ownership share in Business**  Greater Than Or Equal To 25%  Less Than 25%
- Monthly Income (or Loss):** 10000 (Annotated: **Self Employed: Required Field**)
- Income from Foreign Source:**  NO  Yes
- Seasonal Income:**  NO  Yes
- Verification Provider:** -- Select -- (Annotated: **Not Applicable**)
- Verification Reference Number:** (Annotated: **Not Applicable**)
- Verification Type:** -- Select --

Annotations on the right side of the form:

- DSCR Loans: Remove (Not Applicable)** (pointing to the top right corner)
- Self Employed: Required Field** (pointing to the Monthly Income field)
- Not Applicable** (pointing to the Verification Provider field)

The screenshot shows the 'Income' section with three income entries:

- Entry 1:** Type of Income: Base, Income Amount (Monthly Income): 10000.00
- Entry 2:** Type of Income: Overtime, Income Amount (Monthly Income): 1000.00
- Entry 3:** Type of Income: Bonus, Income Amount (Monthly Income): 750.00

Annotation on the right side:

- Add all types of income associated with each employer. Self Employed Income must also be entered here, and will not be double counted when entered above.**

## Previous Employment/Self-Employment

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

The screenshot shows the 'Previous Employment/Self-Employment' form with the following fields and annotations:

- Employer Name:** ABC Company
- Street:** 123 Famous Way
- Unit#:** (empty)
- City:** Burbank
- State:** California
- Zip:** 91502
- Country:** (empty)
- 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 \$ \_\_\_\_/month:** 5000

Annotations on the right side of the form:

- DSCR Loans: Remove (Not Applicable)** (pointing to the top right corner)
- This section is only required if a 2 year** (pointing to the End Date field)

## Borrower Information Tab: Income from Other Sources

This section correlates to 1003 Section 1e: Income from Other Sources. **DSCR Loans:** Remove. Not applicable.

**Income from Other Sources** +

Income Source: <input type="text" value="Dividends Interest"/> - Income Type Other Description: <input type="text"/> Monthly Income: <input type="text" value="1000.00"/>	Income Source: <input type="text" value="Automobile Allowance"/> - Income Type Other Description: <input type="text"/> Monthly Income: <input type="text" value="100.00"/>
Income Source: <input type="text" value="Notes Receivable Installment"/> - Income Type Other Description: <input type="text"/> Monthly Income: <input type="text" value="250.00"/>	Income Source: <input type="text" value="Trust"/> - Income Type Other Description: <input type="text"/> Monthly Income: <input type="text" value="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.

**Assets** +

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

Asset or Credit Type \*  -  
 Cash or Market Value

**Loan Credits** +

Purchase Credit Type  -  
 Purchase Credit Source  -  
 Other Source Description  -  
 Other Description  Borrower Paid Fees  Lot Equity  
 Cash or Market Value(Purchase)

## 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).
- 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).
- Monthly Payment:** 500.

## Borrower Current Housing Expenses

This section populates to the Present Housing expense section of Lender's Loan Origination System.

The screenshot shows the 'Borrower Current Housing Expenses' form with three sections:

- Section 1:** Housing Expense Type \* First Mortgage Principal And Interest (dropdown), Monthly Housing Expense Payment Amount \* 1500.
- Section 2:** Housing Expense Type \* Homeowners Insurance (dropdown), Monthly Housing Expense Payment Amount \* 60.
- Section 3:** Housing Expense Type \* Real Estate Tax (dropdown), Monthly Housing Expense Payment Amount \* 850.

## 1003 Editor: Real Estate



### Property You Own and Mortgages

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

**Property You Own** +

Associated with borrower  Sally Customer  Ken Customer ← Select if REO is shared with another borrower

Loan Subject Property  NO  Yes

Property Current Usage Type  Investment  
 Primary Residence  
 Second Home

Street   
Unit #   
City   
State   
Zip   
Country

Address Location  US Address  Foreign Address

Property Value(Estimated Value)   
Property Value(Valuation)

Status: (Sold, Pending Sale, or Retained)  Pending Sale  
 Retain  
 Sold

Project Legal Structure (if applicable)   
Intended Occupancy

Monthly Insurance, Taxes, Association Dues, etc.   
Monthly Rental Income   
Net Monthly Rental Income   
Total Amount of all Mortgages and Liens on Property

---

**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   
Account Number   
Liability Type  HELOC  Mortgage Loan

Monthly Mortgage Payment   
Unpaid Balance   
Type  FHA  Non-FHA

To Be Paid Off At Closing  NO  Yes ← Confirm accuracy as may impact cash to close

Credit Limit

Omit from liabilities calculation  NO  Yes  
Will be re-subordinated to the subject loan after closing  NO  Yes



**Mortgages:** If credit was pulled within your LOS and each mortgage 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

Have you had an ownership interest in another property in the last three years?  No  Unknown  Yes

(A1) What type of property did you own?  Investment  Primary Residence  Second Home

(A2) How did you hold title to the property?  Joint With Other Than Spouse  Joint With Spouse  Sole

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 during this loan process? \*  NO  Yes

D. 2. Have you or will you be applying for any new credit during this loan process? \*  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

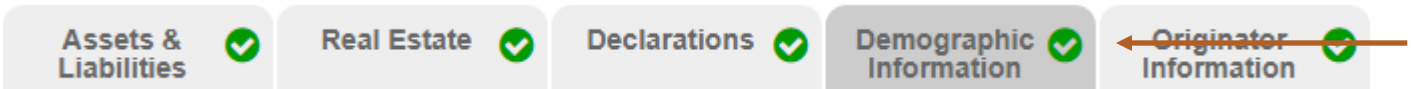
M. Have you declared bankruptcy within the past 7 years? \*  NO  Yes

If YES, identify the type(s) of bankruptcy

Acknowledgements and Agreements

Annotations: "These questions will only appear if question above = Yes" points to (A1) and (A2). "This question will only appear if Purchase transaction" points to B. "Type of Bankruptcy is required if Declaration M = Yes" points to the bankruptcy dropdown.

## 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: \*

**Visual Observation required if application is taken Face to Face**

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

**Visual Observation required if application is taken Face to Face**

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: \*



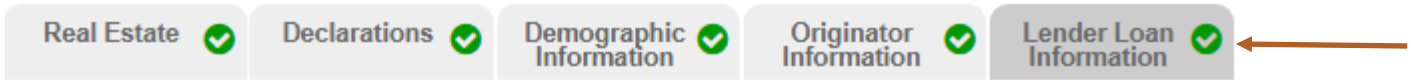
Demographic Information must be complete in both the Non Delegated Portal and the Loan Officer signed 1003, included in the loan submission.

## 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



### Mortgage Loan Information

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

Mortgage Loan Information

Mortgage Type Applied For \*

Note Rate \*

Loan Term \*

Mortgage Lien Type \*  First Lien  Second Lien

Amortization Type \*

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

Community Lending Product

Community Seconds Repayment Structure

Estimated Closing Date \*

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?

Must Be Blank

Not Applicable

## 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

Manner in Which Title Will be Held

## Housing Expenses

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

Housing Expenses +

Housing Expense Type \*

Housing Expense Payment Amount \*

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

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 Prepays

F. Borrower Closing Costs

G. Discount Points

I. Loan Amount Excluding Financed Mortgage Insurance \*

UFMIP / VAFF / USDA Guaranty

Financed Mortgage Insurance Amount

Lender Credit

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

Cash To the Borrower

Cash From the Borrower

## Homeownership Education and Housing Counseling

No updates are required in this section.

Homeownership Education and Housing Counseling

Homebuyer Education Type

Homebuyer Education Completion Indicator

## 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.

Create Loan  
Save Delete

Loan Purpose: Purchase	Loan Officer: <input type="text" value="Test ND LO"/>
Loan Type: Conventional	Processor: * <input type="text" value="Test ND Secondary"/>
Channel: * CorrNonDel	
Estimated Closing Date: * <input type="text" value="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 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 selections as this is how the 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

**Loan Scenario**

Product Type * <input checked="" type="radio"/> Non-QM <input type="radio"/> Jumbo <input type="radio"/> Agency	Property zip * <input type="text" value="92008"/>
Doc Type * <input type="text" value="Full Doc"/>	Occupancy type * <input type="text" value="Investment"/>
Self-Employed Income Used to Qualify? <input checked="" type="radio"/> No <input type="radio"/> Yes	Investor Experience * <input type="text" value="Experienced Investor"/>
<b>Self-Employed Definition</b>	Prepay Period <input type="text" value="No PPP"/>
Loan term <input type="text" value="30 Year"/>	Prepay Penalty Type <input type="text" value="Standard"/>
Amortization <input type="checkbox"/> Fixed <input type="checkbox"/> ARM	Property type * <input type="text" value="SFA"/>
Lien position <input type="text" value="First"/>	Units * <input type="text" value="1"/>
Transaction type * <input type="text" value="Purchase"/>	Mixed Use Property <input checked="" type="radio"/> No <input type="radio"/> Yes
Purchase price * <input type="text" value="800000"/>	Rural <input checked="" type="radio"/> No <input type="radio"/> Yes
Property value * <input type="text" value="800000"/>	DTI * <input type="text" value="29.074"/>
LTV <input type="text" value="60.000"/>	Citizenship <input type="text" value="US Citizen"/>
Loan amount * <input type="text" value="480000"/>	Hybrid Appraisal <input checked="" type="radio"/> No <input type="radio"/> Yes
Subordinate financing <input type="text" value="0"/>	<b>What is this?</b>
CLTV <input type="text" value="60.000"/>	Transferred Appraisal <input checked="" type="radio"/> No <input type="radio"/> Yes
Est. credit score * <input type="text" value="845"/>	Delayed Financing <input checked="" type="radio"/> No <input type="radio"/> Yes
<b>Qualifying Score info</b>	Declining Market <input type="radio"/> No <input checked="" type="radio"/> Yes
	Interest only <input checked="" type="radio"/> No <input type="radio"/> Yes
	First time homebuyer? <input checked="" type="radio"/> No <input type="radio"/> Yes
	Credit event? <input checked="" type="radio"/> No <input type="radio"/> Yes
	<b>Credit event info</b>
	Mortgage lates? <input checked="" type="radio"/> No <input type="radio"/> Yes
	Waive escrows? <input checked="" type="radio"/> No <input type="radio"/> Yes
	Comp source <input type="text" value="Borrower Paid"/>
	Pricing Term * <input type="radio"/> 30 Day <input checked="" type="radio"/> 45 Day <input type="radio"/> 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 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	Exception
<b>Investor Premier 30 Year Fixed - Non Del ⓘ</b>				
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	

#### 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		
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
Final	8.000	100.250

**Continue**

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

### 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	<b>Select</b>
Investor Connect 5/6 ARM - Non Del	<b>Select</b>

#### 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 ⓘ	<b>Ineligible</b>	Click the information icon to reveal the ineligibility reasons next to each loan program.
Plus Connect 5/6 ARM - Non Del ⓘ	<b>Ineligible</b>	
Plus Connect 7/6 ARM - Non Del ⓘ	<b>Ineligible</b>	
Plus Connect Flex 30 Year Fixed - Non Del ⓘ	<b>Ineligible</b>	
Plus Connect Flex 5/6 ARM - Non Del ⓘ	<b>Ineligible</b>	

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	Exception
Investor Connect 7/6 ARM - Wholesale	Ineligible ⓘ			<p><b>Note:</b> If you would like to request a program exception, select the product in the dropdown and indicate the reason for your request</p> <p>Exception Product: Investor Connect 30 Year Fixed - Wholesale</p> <p>Exception Reason: 5% LTV exception needed for this loan</p> <p><b>Request Exception</b></p>
Investor Connect 5/6 ARM - Wholesale	Ineligible ⓘ			
Investor Connect 30 Year Fixed - Wholesale	Ineligible ⓘ			
Plus Connect 7/6 ARM - Wholesale	Ineligible ⓘ			
Investor Premier 30 Year Fixed - Wholesale	Ineligible ⓘ			
Investor Premier 5/6 ARM - Wholesale	Ineligible ⓘ			
Investor Premier 7/6 ARM - Wholesale	Ineligible ⓘ			

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 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
3. Click **Upload**

Upload instructions

Select a submission package:

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

Drag & Drop Files

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.



## Submit

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



## Loan Submission

5

The screenshot shows a web form for loan submission. On the left, there is a list of loan details: Channel: CorrNonDel, Loan #: TEST2021110228, Borrower: Sarah Sample, Address: 568 Post Closer Way Carlsbad CA 92008, Loan Purpose: Purchase, Purchase Price: 800,000, Appraised Value: 800,000, Loan Amount: 480,000, Qualifying FICO: 845, Product: PRIME CONNECT FLEX 30 YR FIXED, and Target Rate: 3.375. On the right, there are input fields for 'Borrower Type' (set to Individual), 'Credit Report Username', and 'Credit Report Password'. Below these is a note: 'The information entered in the Credit fields will be permanently deleted upon Funding, Denial, or Withdrawal of the Loan Application.' Further down, there are radio buttons for 'Contract Processor' (No/Yes) and an 'NMLS#' field (255099). At the top right, there are 'Save' and 'Submit' buttons. At the bottom left, there is a 'Comments/Notes' section with a large empty text area.

- 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    **1**

Property Address: 123 Non Delegated Way Carlsbad CA

Loan Program: Prime Connect Flex 30 Year Fixed - Non Del

**Account Manager**

Name: Britt Test    **2**

Email: bbarmeyer@clearedgelending.com

Phone #: 866-690-2474

**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

**4**

Loan Summary    Documents    Open Conditions    Lock    Requests

- 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

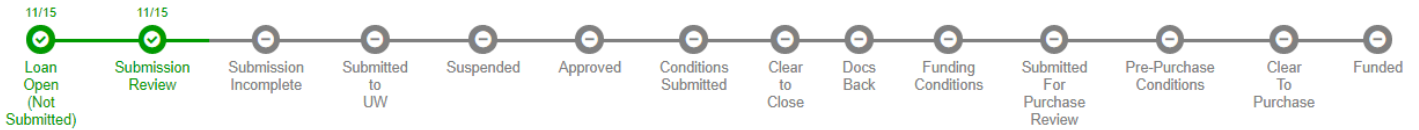
## Edit Loan

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 be 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](#) [Document Upload](#) [Lock](#) [Appraisal](#) [Requests](#)

The following information was last updated on **02/09/2024**.

If you have any questions about the status of your loan, please contact your account executive.

Loan Summary		
Loan Status: Initial Disclosure Pending	Property Address: 789 New Home 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: Sarah Sample Home Phone: 818-222-2222 Email: sarahsamplefamily@gmail.com Cell Phone: 818-444-1234	TPO Company TEST CEL TPO WL (WL-00000) TPO Officer Test WL LO Phone (000) 000-0000 Email systems@clearedgelending.com TPO Processor Test WL LO Phone (000) 000-0000 Email systems@clearedgelending.com	Account Executive: Belinda Austin Phone: 760-550-0794 Email: baustin@clearedgelending.com
Application Dates	TRID Dates	Closing Dates
1003 Date: 02/09/24	Intent To Proceed:	Clear To Close Date:
Document Dates	LE Sent:	Estimated Closing Date: 04/01/24
Approval Date:	LE Received:	First Payment Date: 06/01/24
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.

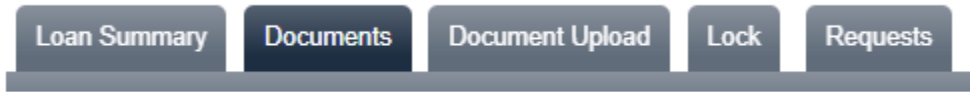
### CD Sent and Received Dates:

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.



## 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		

## Document Upload

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. Click **TPO unassigned attachments**
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.

The screenshot shows the "Document Upload" section of the portal. At the top, there are navigation tabs: "Loan Summary", "Documents", "Document Upload", "Lock", and "Requests". Below the tabs is a table with the following structure:

Document Type	Description	Required
<input type="checkbox"/> TPO unassigned attachments	Use this to upload additional documents	Optional

Callout 1 points to the "TPO unassigned attachments" row. Callout 2 points to a "Browse" button and a "Drag & Drop Files" area. Callout 3 points to an "Upload" button. Callout 4 points to a "Submit Full Package" button. Below the "Upload" button, it says "File types supported: pdf, doc, docx, txt, tif, jpg, jpeg, jpe. Max file size = 200MB".

**WARNING:** Conditions may not be uploaded/submitted in this screen. See next section, **Managing Conditions**.

## Open Conditions

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

<input type="button" value="Browse"/> Drag & Drop Files <input type="button" value="Start Upload"/>		Prior to	Uploaded	Status	Status Date
<input type="checkbox"/>	<b>Miscellaneous Conditions</b> Appraisal/Property - Survey is Required A survey is required to satisfy title requirements.	Documents		Added	01/29/24
<input type="checkbox"/>	Insurance - Windstorm Coverage Windstorm coverage is required.	Documents		Added	01/29/24
<input type="checkbox"/>	Insurance - HOI Dec Page (Non-Delegated) Provide HOI Dec page, confirmation of replacement cost amount, invoice or paid receipt with Seller as mortgagee.	Documents		Added	01/29/24
<input type="checkbox"/>	Legal - Escrows - HPML Loan If loan is HPML, escrows are required and may not be waived.	Documents		Added	01/29/24
<input type="checkbox"/>	Income - Bank Accounts Please provide LOE for the change in bank accounts.	Documents		Added	01/30/24
<input type="checkbox"/>	Assets - 1 Month Bank Statements Copies of the most recent 1 month bank statements to evidence sufficient funds for Closing and 6 months PITI reserves. All large deposits must be explained.	Documents		Added	01/30/24
<input type="checkbox"/>	Assets - EMD EMD receipt and evidence funds cleared borrower's account documented with bank statement.	Documents		Added	01/30/24
<input type="checkbox"/>	Legal - Copies of Loan Estimates Issued (Non-Delegated) Copies of Loan Estimates issued: Locked LE, Revised (COC) LE(s) and Final LE	Documents	02/05/24	Received	02/05/24
<input type="checkbox"/>	Escrow/Title - Wiring Instructions, E&O, and Preliminary CD (Non-Delegated) *2/6 - Prelim CD to show correct loan amount* Wiring Instructions, E & O insurance, and Preliminary CD with final loan amount and fees.	Documents	01/31/24	UW Re-Requested	02/06/24
<input type="checkbox"/>	Income - Business License / Articles of Incorporation / Operating Agreement ***2/8 - Articles of Organization "Filed Date" is cut off. Provide uncut copy. CPA letter mentioned in processor cert was not in file.*** Business License / Articles of Incorporation / Operating Agreement or Signed CPA letter, confirming the following: Years in business, type of business, name of business and percent of ownership, and verification business is in good standing.	Documents	01/31/24	UW Re-Requested	02/08/24
<input type="checkbox"/>	Escrow/Title - Title Commitment (Non-Delegated) ***2/8 Title supplement to show correct loan amount.	Documents	01/31/24	UW Re-Requested	02/08/24
<input type="checkbox"/>	Legal - RON, eClosings, eNotaries ClearEdge does not accept Countersigned documents, Remote Online Notary documents, E-Closings, or E-Notary executed closing documents	Funding		Added	01/29/24
<input type="checkbox"/>	Misc - IPCs - Purchase LTV <= 80% (Prime/Plus/Flex) (Non-Delegated) Interested party contributions not to exceed 6% of purchase price for LTV <= 80%.	Funding		Added	01/29/24
<input type="checkbox"/>	Legal - Escrows - HPML Loan (Closing) If loan is HPML, escrows are required and may not be waived.	Funding		Added	01/29/24
<input type="checkbox"/>	Legal - Escrows - HPML (Non-Delegated Closing) Escrows are required per CFPB due to HPML.	Funding		Added	01/29/24

### Cleared/Waived Conditions

	Prior to	Uploaded	Status	Status Date
Legal - Consumer Credit Score Disclosure Broker to provide Consumer Credit Score Disclosure.	Documents		Cleared	01/29/24
Application - Photo ID Legible copy of Photo ID for all borrowers.	Documents		Cleared	01/29/24



## 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.

Loan Summary
Documents
Open Conditions
Lock
Appraisal
Requests

Underwriting Conditions

**5** Submit Docs to UW For Review ←

**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 after Underwriter Review.

Browse Drag & Drop Files Start Upload

1). Photo ID.pdf

Cancel

Identity	Prior to	Uploaded	Status	Status Date
<p><b>1</b> <input checked="" type="checkbox"/> Application - Photo ID Legible copy of Photo ID for all borrowers.</p> <p>Sarah Sample Photo ID <b>2</b></p>	Documents		Added	07/10/23



# STATUS UPDATE

Users/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](mailto:baustin@clearedgelending.com)



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 after Closer review (if Clear to Close Conditions remain).**

3 4

1

Browse Drag & Drop Files Start Upload

**Disclosures - TPO**

	Prior to	Uploaded	Status	Status Date
<input checked="" type="checkbox"/> 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). Comments (optional) 2			Added	09/26/23

## 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 after Closer review (if Funding Conditions remain)**

3 4

1

Browse Drag & Drop Files Start Upload

**Appraisal**

	Prior to	Uploaded	Status	Status Date
<input checked="" type="checkbox"/> Appraisal/Property - 1004D Final Inspection required 1004D Final Inspection required, including photos. Comments (optional) 2	Documents		Added	09/26/23

## 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 after Closer review (If Pre-Purchase Conditions remain)**

**3** **4**

**1**

Appraisal	Prior to	Uploaded	Status	Status Date
<input checked="" type="checkbox"/> Appraisal/Property - Enhanced Desk Review ClearEdge will order an Enhanced Desk Review to provide additional support for value Comments (optional) <b>2</b>	Documents		Added	09/26/23

## 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. As a reminder, only the **Secondary** role can access this tab.

To lock the loan:

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.



### Lock Request

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

Last Priced On: 2023-09-26 12:07:09

Program: Prime Connect Flex 30 Year Fixed - Non Del

Rate: 7.875

**Loan Scenario**

Product Type \*  Non-QM  Jumbo  Agency

Doc Type \*

Self-Employed Income Used to Qualify?  No  Yes

**Self-Employed Definition**

Loan term

Amortization  Fixed  ARM

Lien position

Transaction type \*

Purchase price \*

Property value \*

LTV

Loan amount \*

Subordinate financing

CLTV

Est. credit score \*  **Qualifying Score Info**

Occupancy type \*

Property type \*

Units \*

Mixed Use Property  No  Yes

Rural  No  Yes

DTI \*

Citizenship

Hybrid Appraisal  No  Yes **What is this?**

Transferred Appraisal  No  Yes

Delayed Financing  No  Yes

Declining Market  No  Yes

Interest only  No  Yes

First time homebuyer?  No  Yes

Credit event?  No  Yes **Credit event info**

Mortgage lates?  No  Yes

1 Waive escrows?  No  Yes

Pricing Term \*  30 Day  45 Day  60 Day 2

**3** **Get Pricing**

Rate	30 Day Price	Rebate/Discount	P&I
7.250	98.000	\$9,800	\$3,274
7.375	98.500	\$7,200	\$3,315
7.500	99.000	\$4,800	\$3,356
7.625	99.500	\$2,400	\$3,397
7.750	99.875	\$800	\$3,438
7.875	100.250	(\$1,200)	\$3,480
8.000	100.500	(\$2,400)	\$3,522
8.125	100.750	(\$3,600)	\$3,563
8.250	101.000	(\$4,800)	\$3,606
8.375	101.250	(\$6,000)	\$3,648
8.500	101.500	(\$7,200)	\$3,690
8.625	101.750	(\$8,400)	\$3,733
8.750	102.000	(\$9,600)	\$3,776
<b>Prime Connect Flex 5/6 ARM - Non Del</b>			
7.250	98.000	\$9,800	\$3,274

#### Pricing Snapshot

Program Name: Prime Connect Flex 30 Year Fixed - Non Del  
 Comp Source: BorrowerPaid  
 Pricing Period: 30 Day  
 Impounds: Yes  
 P&I: \$33480  
 Applied lender credit: \$1200

	Rate	Price
Base	7.875	99.125

Adjustments	Rate	Price
Prime / Flex   FICO/LTV (Full/Express Doc)		0.5
LLPA		
Prime / Flex   Purchase LLPA		0.625

	Rate	Price
Final	7.875	100.250

Final Price: The pricing engine compares the adjusted price after LLPA's/adjustments and caps at the Max Price allowable per program. LPC (if applicable) is then deducted to calculate the Final Price.

**5**

**Request Lock**

## Exception Locks

Loans with exceptions must be locked manually. Manual Locks can be requested by emailing: [ratelock@clearedgelending.com](mailto: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

<b>Lock Extension:</b> Applies to a lock that has not expired as of the date of the request.	<b>Re-Lock:</b> Applies to a lock that has expired.
---	--

**Submit Request**



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](mailto: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**