



CLEAR PRICER JOB AID



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Clear Pricer

Rate Sheets

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New Scenario

Loan Scenario

Product Type * Non-QM	Property State *	Citizenship * Non-Permanent Resident Alien
Doc Type * Full Doc	Property Type * SFR Detached	ITIN Borrower * No
Transaction Type * Purchase	Mixed Use Property * No	First Time Homebuyer * No
Occupancy * Primary	Rural * No	Credit Event Type * None ?
Credit Score * ?	Transferred Appraisal * No	Mortgage Lates * Yes
DTI *	Loan Term * 30 Year	30 Day None
\$ Purchase Price *	Amortization Fixed	60 Day None
\$ Loan Amount *	Interest Only * No	90 Day None
LTV * %		Escrow Waiver * No
\$ Subordinate Financing		Lender Fee Buyout * No
CLTV * %		Comp Source * Borrower Paid
		Pricing Term * 30 Day

GET PRICING

Product Type – (select)

- Non-QM
- Agency
- Closed End 2nd

Doc Type – (select)

- Full Doc
- Express Doc
- 12 Months Bank Statements
- 24 Months Bank Statements
- DSCR
- 12 Months 1099
- 24 Months 1099
- 12 Months CPA P&L
- 24 Months CPA P&L
- Asset Utilization (when stacking income includes AU, must select this Doc Type for pricing)
- WVOE

Product Type *
Non-QM

Non-QM

Agency

Closed End 2nd

Doc Type *
Full Doc

Full Doc

Express Doc

12 Months Bank Statements

24 Months Bank Statements

DSCR

12 Months 1099

24 Months 1099

12 Months CPA P&L

24 Months CPA P&L

Asset Utilization

WVOE

Transaction Type – (select)

- Purchase
- Rate/Term Refi
- Cash Out Refi

Transaction Type *
Purchase

Purchase

Rate/Term Refi

Cash Out Refi

Loan Scenario

[New Scenario](#)

Product Type = Agency

Additional required Fields:

- **Property Zip** (Property State auto populates based on zip input)
- **Mortgage Insurance** (select)
 - None
 - BPMI Monthly
 - BPMI Single Premium
- **Combined Monthly Income**
- **AMI / Limit**
- **Delayed Financing – No or Yes** (only applicable for Rate/Term Refi)

Mortgage Insurance *  

None

BPMI Monthly

BPMI Single Premium

Product Type *
Agency

Doc Type *
Full Doc

Transaction Type *
Rate/Term Refi

Occupancy *
Primary

Credit Score * 

DTI *

\$ Property Value *

\$ Loan Amount *

LTV * %

\$ Subordinate Financing

CLTV * %

Delayed Financing *
No

Property Zip * 

Property State *

Property Type *
SFR Detached

Mixed Use Property *
No

Rural *
No

Transferred Appraisal *
No

Loan Term *
30 Year

Amortization
Fixed

Interest Only *
No

Delayed Financing *
No

Citizenship *
US Citizen

ITIN Borrower *
No

First Time Homebuyer *
No

Credit Event Type * 

Mortgage Lates *
No

Mortgage Insurance * 

\$ Combined Monthly Income

AMI / Limit

Escrow Waiver *
No

Lender Fee Buyout *
No

Comp Source *
Borrower Paid

Pricing Term *
30 Day



Product Type = Closed End 2nd

Additional required fields:

- **1st Lien Loan Amount**
- **1st Lien Note Rate**
- **Delayed Financing – No or Yes**
(only applicable for Rate/Term Refi)

Loan Scenario

New Scenario

Product Type *
Closed End 2nd

Property State *

Citizenship *
US Citizen

Doc Type *
Full Doc

Property Type *
SFR Detached

ITIN Borrower *
No

Transaction Type *
Rate/Term Refi

Mixed Use Property *
No

First Time Homebuyer *
No

Occupancy *
Primary

Rural *
No

Credit Event Type *
None

Credit Score *

Transferred Appraisal *
No

Mortgage Lates *
No

DTI *

Loan Term *
30 Year

1st Lien Note Rate %

\$ Property Value *

Amortization
Fixed

Escrow Waiver *
Yes

\$ Loan Amount *

Interest Only *
No

Lender Fee Buyout *
No

LTV * %

Comp Source *
Borrower Paid

\$ 1st Lien Loan Amount *

Pricing Term *
30 Day

CLTV * %

Delayed Financing *
No

Delayed Financing *
No
Yes

Occupancy – (select)

- Primary
- Secondary
- Investment

Credit Score –

- Select the range for the borrowers FICO
- Applicable LLPAs will be applied based on the selection
- Click the ? to determine the applicable Qualifying FICO Score for the selected program

DTI –

- Select the range for the applicable DTI
- Applicable LLPAs will be applied based on the selection

Occupancy *

Primary

Secondary

Investment

Credit Score *

800+

780-799

760-779

740-759

720-739

700-719

680-699

660-679

640-659

620-639

600-619

No FICO

DTI *

<= 36%

> 36-40%

> 40-43%

> 43-45%

> 45-50%

> 50-55%

Qualifying Score info

Prime/Plus/Flex Connect, Jade Full/Alt Doc:
Middle of three or lesser of two for Primary Wage Earner

Agency/Jumbo Connect, ITIN Obsidian, Jade Asset Utilization:
Lowest middle of three or lesser of two for all borrowers

DSCR:
Highest middle of three or lesser of two for any borrower/guarantor

Foreign Credit/No FICO:
Enter 0 or No FICO as credit score for pricing

OK

DSCR – (only applicable when **DSCR - Doc Type** is selected)

- Select accurate **DSCR** score range in order to get accurate pricing and for the accurate LLPAs to be applied.

Example of **Investor Connect** LLPAs for DSCR (subject to change with rate sheet changes)

	LTV/CLTV							
	< 50	50.01 - 55	55.01 - 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
No Ratio								
DSCR 0.75 - 0.99	0.625	0.625	0.750	1.125	2.000	2.250		
DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000
DSCR => 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000

Example of **Investor Premier** LLPAs for DSCR (subject to change with rate sheet changes)

	LTV/CLTV							
	< 50	50.01 - 55	55.01 - 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
No Ratio								
DSCR 0.85 - 0.99								
DSCR 1.00 - 1.24	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
DSCR 1.25 - 1.49	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625		
DSCR => 1.50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750		

DSCR *

1.00

>= 1.50
 1.31-1.49
 1.25-1.30
 1.16-1.24
 1.10-1.15
 1.01-1.09
 1.00
 0.85-0.99
 0.75-0.84
 < 0.75 / No Ratio

Input the following:

- **Purchase Price**
- **Loan Amount** or **LTV** – if you input one the other will auto calculate
- **Subordinate Financing** (if applicable)
- **CLTV** – will auto calculate if sub financing is added or will reflect the same as the LTV if sub financing is not applicable
- When **Transaction Type** = **Cash Out Refi**, **Cash Out Amount** field appears and is required

Property State – (select)

- Select the subject property State from the drop-down list

Property Type – (select)

- SFR Detached
- SFR Attached
- Warrantable Condo
- Non-Warrantable Condo
- Condotel
- PUD
- 2 Units
- 3 Units
- 4 Units
- 5-8 Units

\$ Cash Out Amount *

\$ Purchase Price *

\$ Loan Amount *

LTV * %

\$ Subordinate Financing

CLTV * %

Property State *

AL

AZ

AR

CA

CO

CT

DE

Property Type *

SFR Detached

SFR Detached

SFR Attached

Warrantable Condo

Non-Warrantable Condo

Condotel

PUD

2 Units

3 Units

4 Units

5-8 Units

Select the applicable response of **No** or **Yes** for the following questions:

- **Mixed Use Property**
- **Rural**
- **Transferred Appraisal** (if program allows)
- **Interest Only**
- **First Time Homebuyer**
- **Mortgage Lates**
- **Escrow Waiver** (important to accurately select, impacts pricing)
- **Lender Fee Buyout**
 - **Yes** = Fee bought-out, rolled into rate
 - **No** = Fee charged as normal

Mixed Use Property *
No

Mixed Use Property *
No

Rural *
No

Transferred Appraisal *
No

Interest Only *
No

First Time Homebuyer *
No

Mortgage Lates *
No

Escrow Waiver *
No

Lender Fee Buyout *
No

Mixed Use Property *
No
Yes

Escrow Waiver *
No
Yes

Lender Fee Buyout *
No
Yes (Fee bought-out)

Loan Term –

- 30 Year
- 40 Year

Amortization –

- Fixed
- ARM

Citizenship –

- US Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien
- Foreign National

ITIN Borrower –

- No (defaults for US Citizen & Permanent Resident Alien)
- Yes (eligible for Non-Permanent Resident Alien & Foreign National)

Borrower Type –

- Individual
- Entity

Loan Term *

30 Year

30 Year

40 Year

Amortization

Fixed

Fixed

ARM

Citizenship *

US Citizen

US Citizen

Permanent Resident Alien

Non-Permanent Resident Alien

Foreign National

ITIN Borrower *

No

No

Yes

Borrower Type *

Individual

Individual

Entity

When applicable based on program requirements select the following:

- **Prepayment Penalty Term –**

- No PPP
- 1 Year PPP
- 2 Year PPP
- 3 Year PPP
- 4 Year PPP
- 5 Year PPP

- **Prepayment Penalty Type –** (click ? for details)

- Flat (minimum 3-year PPP required)
- Standard
- Tiered

- **Investor Experience –**

- Experienced Investor
- First Time Investor

- **Short Term Rental –**

- No
- Yes

Prepayment Penalty Term *

3 Year PPP

No PPP

1 Year PPP

2 Year PPP

3 Year PPP

4 Year PPP

5 Year PPP

Prepayment Penalty Type *

Flat

Standard

Tiered

Prepayment Penalty Type info

STANDARD: 6 months interest on the amount prepaid that exceeds 20% of the original balance

- Available on **all Non-QM products**
- Eligible for 1, 2, 3, 4, 5 year term
- **4 and 5 year term eligible on DSCR ONLY**

TIERED: Declining structure that does not exceed 5% and decreases each year, i.e. (5%/4%/3%/2%/1%)

- Available on **DSCR ONLY**
- Eligible for 1, 2, 3, 4, 5 year term
- **4 and 5 year term eligible on DSCR ONLY**

FLAT: 5% flat rate

- Available on **DSCR ONLY**
- Eligible for 3, 4, 5 year term
- Offers the **BEST PRICING**

Note: PPP structure and requirements may differ by state. See matrix for details.

OK

Investor Experience *

Experienced Investor

Experienced Investor

First Time Investor

Short Term Rental *

No

No

Yes

Credit Event Type – (click ? for details)

- None
- Bankruptcy Chapter 7
- Bankruptcy Chapter 11
- Bankruptcy Chapter 13
- Foreclosure
- Short Sale
- Deed in Lieu
- Default Modification
- Notice of Default
- 120+ Day Delinquency

Credit Event Seasoning –

- Settled
- 1+ Years
- 2+ Years
- 3+ Years
- 4+ Years
- 5+ Years
- 6+ Years
- 7+ Years

Credit Event Type *

None

None

Bankruptcy Chapter 7

Bankruptcy Chapter 11

Bankruptcy Chapter 13

Foreclosure

Short Sale

Deed in Lieu

Default Modification

Notice of Default

120+ Day Delinquency

Credit Event info

Credit events include Housing Events, Mortgage Lates, and Bankruptcy.
Credit events may affect pricing and eligibility.
See our Matrices page (located at the top of screen) to review loan program specific details.

OK

Credit Event Seasoning *

Settled

1+ Years

2+ Years

3+ Years

4+ Years

5+ Years

6+ Years

7+ Years

Mortgage Lates –

- No
- Yes (if Yes, response needed for applicable 30, 60, 90 Day questions)

30 Day –

- None
- $\geq 1 \times 30 \times 24$
- $1 \times 30 \times 12$
- $\geq 2 \times 30 \times 12$

60 Day –

- $\geq 1 \times 60 \times 12$

90 Day –

- $\geq 1 \times 90 \times 12$

Comp Source –

- Lender Paid (will auto populate based on the company comp plan)
- Borrower Paid

Pricing Term –

- 15-, 30-, 45- & 60- Day options

Mortgage Lates *

Yes

No

Yes

30 Day

None

None

$\geq 1 \times 30 \times 24$

$1 \times 30 \times 12$

$\geq 2 \times 30 \times 12$

Comp Source *

Borrower Paid

Lender Paid

Borrower Paid

60 Day

None

None

$\geq 1 \times 60 \times 12$

90 Day

None

None

$\geq 1 \times 90 \times 12$

Pricing Term *

30 Day

15 Day

30 Day

45 Day

60 Day

Loan Scenario Smith 70%

Product Type * Non-QM	Property State * CA	Citizenship * US Citizen
Doc Type * Full Doc	Property Type * SFR Detached	ITIN Borrower * No
Transaction Type * Purchase	Mixed Use Property * No	First Time Homebuyer * No
Occupancy * Primary	Rural * No	Credit Event Type * None
Credit Score * 800+	Transferred Appraisal * No	Mortgage Lates * No
DTI * <= 36%	Loan Term * 30 Year	Escrow Waiver * No
Purchase Price * \$ 500,000	Amortization * Fixed	Lender Fee Buyout * No
Loan Amount * \$ 350,000	Interest Only * No	Comp Source * Borrower Paid
LTV * 70.000 %		Pricing Term * 30 Day
☐ Subordinate Financing		
CLTV * 70.000 %		

[GET PRICING](#)

Pricing Results

Rate	30 Day Price	Rebate / Discount	P&I
Prime Connect 30 Year Fixed - Wholesale			
5.999	98.175 ✓	\$6,387	\$2,098
6.125	98.925 ✓	\$3,762	\$2,126
6.250	99.675 ✓	\$1,137	\$2,155
6.375	100.425 ✓	\$(1,487)	\$2,183
6.499	101.050 ✓	\$(3,675)	\$2,212
6.625	101.550 ✓	\$(5,425)	\$2,241
6.750	101.925 ✓	\$(6,737)	

Pricing Snapshot

Program Name:	Prime Connect 30 Year Fixed - Wholesale
Comp Source:	Borrower Paid
Pricing Period:	30 Day
Impounds:	Yes
P&I:	\$2,183

	Rate	Price
Base	6.375	98.425

Adjustments	Rate	Price
Prime / Flex FICO/LTV (Full/Express Doc) LLPA		0.500
Prime / Flex Purchase LLPA		1.000
Prime / Flex Elite LLPA		0.500

	Rate	Price
Final	6.375	100.425

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

[EMAIL](#) [CREATE PDF](#)

- Once all fields are complete, click **GET PRICING** button
- Select the **Program/Product** and the desired rate by clicking the check mark in the applicable **Program/Product** box to open **Pricing Snapshot**
 - Under 100 is a cost
 - Over 100 is a credit, also indicated by the ()
- Pricing Snapshot** – contains all details of selected rate including LLPAs

Exclusion			
	50	✓	\$(3,675) \$2,567
DSCR Investment Property required	00	✓	\$(4,550) \$2,598
DSCR DSCR required	50	✓	\$(5,425) \$2,629
IC Eligibility Matrix requirements not met	00	✓	\$(6,300) \$2,660
ⓘ Investor Connect 30 Year Fixed - Wholesale Ineligible ⓘ Investor Premier 30 Year Fixed - Wholesale Ineligible ⓘ Investor Jade 30 Year Fixed - Wholesale Ineligible ⓘ Investor Jade Multi-Family 30 Year Fixed - Wholesale Ineligible ⓘ Investor Jade FN 30 Year Fixed - Wholesale Ineligible ⓘ Premier Jade Alt Doc 30 Year Fixed - Wholesale Ineligible ⓘ Prime Jade Alt Doc 30 Year Fixed - Wholesale Ineligible ⓘ Closed End 2nd Prime Connect 30 Year Fixed - Wholes... Ineligible ⓘ Closed End 2nd Investor Connect 30 Year Fixed - Whol... Ineligible ⓘ ITIN Obsidian 30 Year Fixed - Wholesale Ineligible			

Notes:

- **Ineligible Products** are also reflected at the bottom of the rate stacks, by hovering over the ⓘ all the **Exclusion** details will show, which can assist in determining if a field needs to be updated in the scenario.
- **Pricing Snapshot** can be emailed to as many users as needed, the email addresses just need to be separated by a comma, or a PDF can be created.

Pricing Snapshot

Program Name:	Prime Connect 30 Year Fixed - Wholesale
Comp Source:	Borrower Paid
Pricing Period:	30 Day
Impounds:	Yes
P&I:	\$2,183

	Rate	Price
Base	6.375	98.425

Adjustments	Rate	Price
Prime / Flex FICO/LTV (Full/Express Doc) LLPA		0.500
Prime / Flex Purchase LLPA		1.000
Prime / Flex Elite LLPA		0.500

	Rate	Price
Final	6.375	100.425

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

[✉ EMAIL](#)
[📄 CREATE PDF](#)

Loan Scenario

Product Type: Non-QM	Property State: CA	Citizenship: US Citizen
Doc Type: Full Doc	Property Type: SFR Detached	ITIN Borrower: No
Transaction Type: Purchase	Mixed Use Property: No	First Time Homebuyer: No
Occupancy: Primary	Rural: No	Credit Event Type: None
Credit Score: 800+	Transferred Appraisal: No	Mortgage Lates: No
DTI: <= 36%	Loan Term: 30	Escrow Waiver: No
Purchase Price: \$500,000	Amortization: Fixed	Lender Fee Buyout: No
Loan Amount: \$350,000	Interest Only: No	Comp Source: Borrower Paid
LTV: 70.000%		Pricing Term: 30 Day
Subordinate Financing: CLTV: 70.000%		

Pricing Snapshot

Pricing Date: 2025-10-09 16:06:18
 Program Name: Prime Connect 30 Year Fixed - Wholesale
 Lock Term: 30 Day
 PMI Payment: \$2,183
 MI Payment: \$0
 Applied lender credit: \$1,487

	Rate	Price
Base	6.375	98.425
Adjustments		
Prime / Flex FICO/LTV (Full/Express Doc) LLPA		0.500
Prime / Flex Purchase LLPA		1.000
Prime / Flex Elite LLPA		0.500
	Rate	Price
Final	6.375	100.425

Pricing Results

Rate	APR	30 Day Price	Rebate/ Discount	PMI
5.999	6.172	98.175	\$6,387	\$2,098
6.125	6.227	98.925	\$3,762	\$2,126
6.250	6.281	99.675	\$1,137	\$2,155
6.375	6.375	100.425	\$(1,487)	\$2,183
6.499	6.499	101.050	\$(3,675)	\$2,212
6.625	6.625	101.550	\$(5,425)	\$2,241
6.750	6.750	101.925	\$(6,737)	\$2,270

Create PDF –

- Click to generates a 3-page **Quick Scenario** PDF document with the **Loan Scenario**, **Pricing Snapshot**, & **Pricing Results**

Email – Email Pricer Results

- Enter **Email(s)** (required), separate with a comma to add more than 1 email
- Name**, **Company Name**, **Phone**, **Borrower Name** and **Notes** are all optional
- Click **Send Email** when finished

Email Pricer Results

Email(s) *

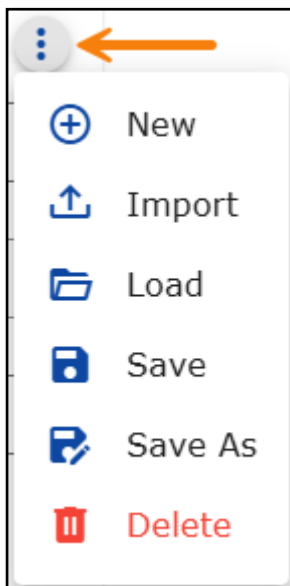
Name

Company Name

Phone

Borrower Name

Notes



Click the 3 dots in the upper right corner and utilize the following options:

- **New** – to start a new scenario
- **Import** – to import the 3.4 file
- **Load** – opens the list of saved scenarios to access
- **Save** – to save the existing scenario with changes
- **Save As** – to save the scenario as a new scenario
- **Delete** – to remove saved scenarios

All saved scenarios will also be accessible in the **Scenario List** when clicking **Clear Pricer**, simply click the box to access the existing scenario, search scenarios by inputting the scenario name or click New to start a fresh scenario. Scenarios can also be deleted by clicking .

Scenario List

 NEW  IMPORT

DSCR Example 65 	Jones 50 	Smith 70% 
Date Saved	Date Saved	Date Saved 10/06/2025 10:48am PDT
Product Type Non-QM	Product Type Non-QM	Product Type Non-QM
Doc Type DSCR	Doc Type Full Doc	Doc Type Full Doc
Purpose Purchase	Purpose Purchase	Purpose Purchase
FICO 780	FICO 780	FICO 800
LTV 65%	LTV 50%	LTV 70%
Loan Amount \$520,000	Loan Amount \$400,000	Loan Amount \$350,000

Talk to your **ClearEdge Lending** Account Executive about **Combined Compensation** options.

Business Purpose Loans Combined Compensation – Revised Maximum Total Broker Compensation to 5% for all Business Purpose Loans. Can use any blend of BPC and Combined Compensation YSP to comprise the 5% Maximum Compensation for 1st and 2nd Liens.

Below are a few examples for illustration:

Example 1:

- Charging 5% BPC
- May not capture additional YSP in Combined Compensation

Example 2:

- Charging 4% BPC
- May capture an additional 1% YSP in Combined Compensation (if available via pricing)

Example 3:

- Charging 2% BPC
- May capture an additional 3% YSP in Combined Compensation (if available via pricing)

Note: Total Combined Comp cannot exceed 5%

Pricing Tips



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

Doc Type - DSCR: Only permitted for the Investor Connect, Premier and Jade products.

Credit Score: Review Qualifying Score information (?) and enter appropriate score per program.

DSCR: Select appropriate DSCR range from drop down menu. (DSCR Loans Only)

Subordinate Financing: Some programs allow subordinate financing. Restrictions may apply.

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

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

Rural: Restrictions may apply.

Hybrid Appraisal: Ask your Account Executive for details.

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

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

Amortization: Narrow your search by choosing a Fixed or ARM.

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

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

Self Employed: Controls LLPA for Jumbo Connect program. (Program Status: Retired)

Credit Event: Bankruptcy, Foreclosure, Short Sale, Deed in Lieu, Default Modification, Notice of Default, or 120+ Days delinquent. Accurate seasoning critical to generating pricing results.

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

Comp Source = Lender Paid: Pricing will include current Lender Paid Comp plan.

Comp Source = Borrower Paid: Does not impact pricing.

Lender fee buyout: When selected, builds the Lender Fee into pricing to reduce closing costs.

