



CLEAREDGE
LENDING
MANUAL LOAN CREATION

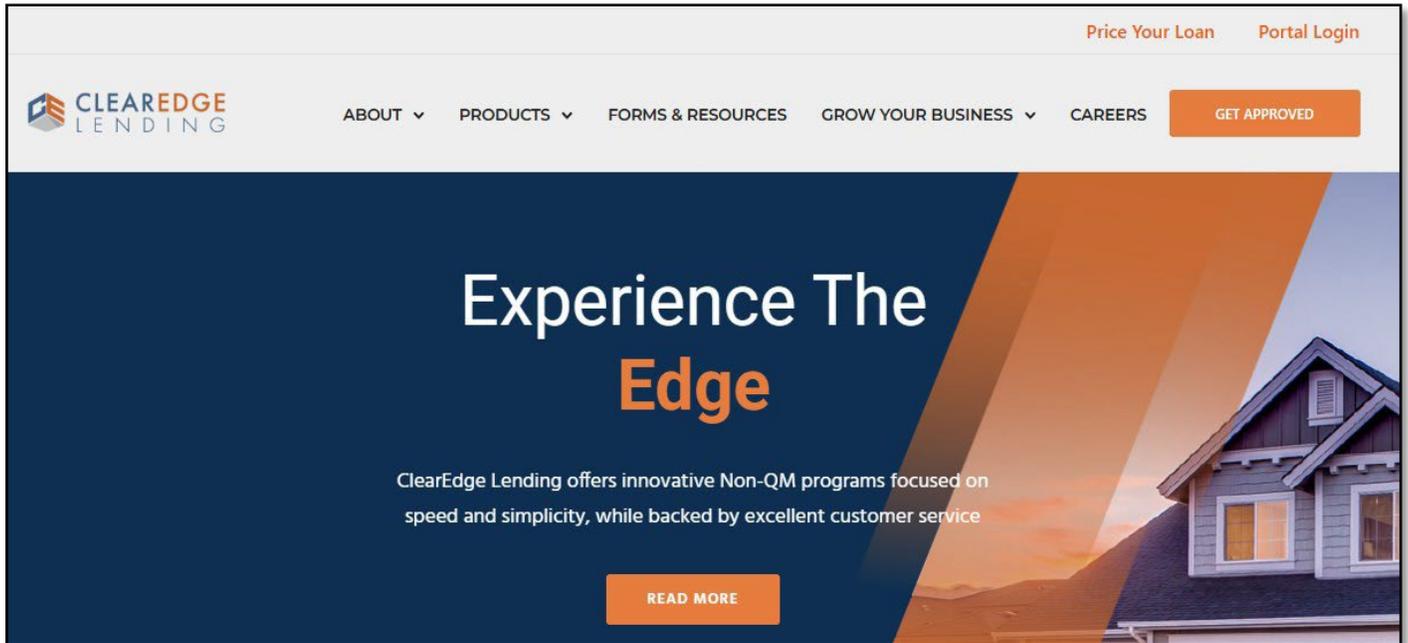
**BROKER
PORTAL
GUIDE**

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Welcome to the Broker Portal

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



Please Log In...

Having issues logging in? Please contact brokermanagement@clearedgelending.com for assistance.

Enter your user name and password:

Username:

Password:

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

Steps for starting a new Manual Loan Creation for BPO Loans

The below process for Manual Loan Creation is intended for Business Purpose Only (BPO) Loans where an XML file is not available.

- **My Pipeline**

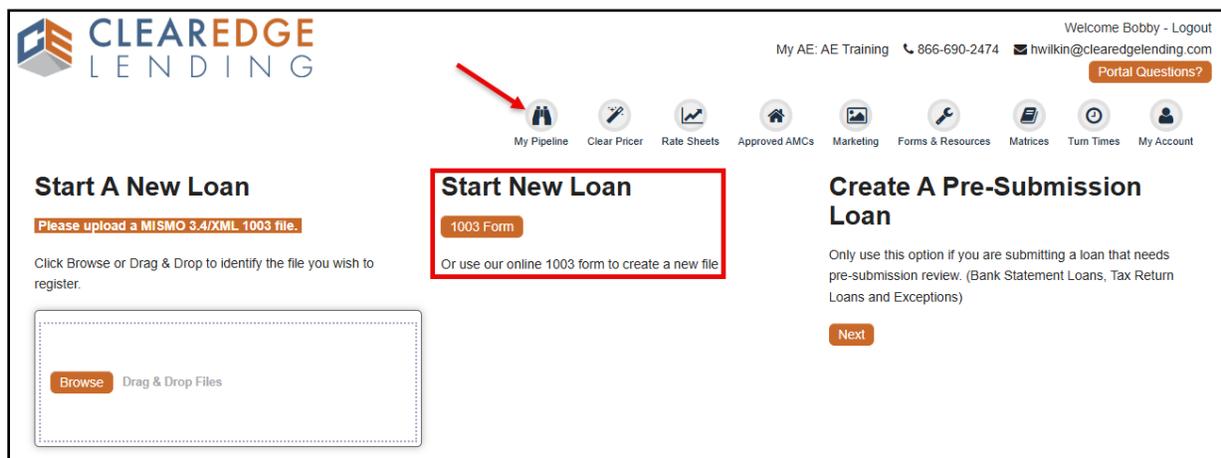
- Click **My Pipeline** icon

- **Start a New Loan**

- Click **Start a New Loan**

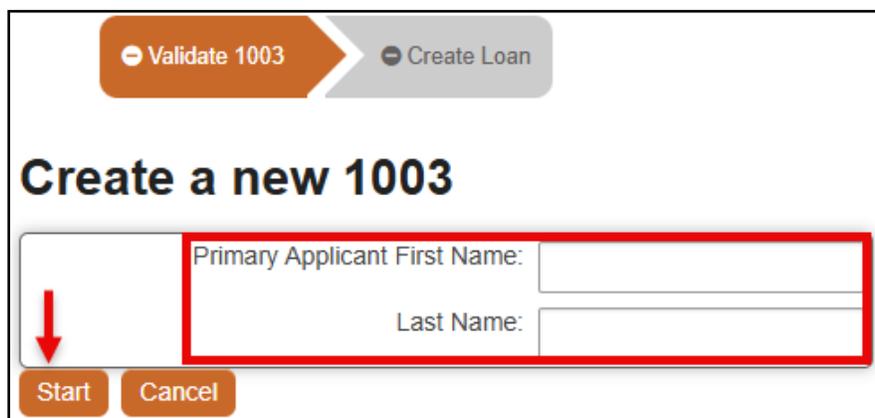


- Click **1003 Form**



- Input **Primary Applicant First Name** and **Last Name**

- Click **Start**

A screenshot of the 'Create a new 1003' form. The form has a progress bar at the top with 'Validate 1003' and 'Create Loan' buttons. The main heading is 'Create a new 1003'. Below the heading, there are two input fields: 'Primary Applicant First Name:' and 'Last Name:'. A red box highlights these two fields. At the bottom of the form, there are two buttons: 'Start' and 'Cancel'. A red arrow points to the 'Start' button.

- **Current Borrower Validation**

- Manually input required **Current Borrower Validation** data fields, these are indicated by the **! view field** hyperlinks at the top of the page
- Click each hyperlink to go to the required data fields or navigate to each tab and complete the required fields highlighted in red

CLEAREDGE LENDING

Portal Questions?

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

Loan #:

Loan Amount: \$0 Loan Purpose:

Property Address:

Validate 1003 Create Loan

Current Borrower Validation

- ! view field Loan Purpose is required.
- ! view field Subject Property Address is required.
- ! view field Subject Property City is required.
- ! view field Subject Property State is required.
- ! view field Subject Property Zipcode is required.
- ! view field Subject Property Number of Units is required.
- ! view field Please Enter an Estimated or Appraised Value
- ! view field Subject Property Occupancy is required.
- ! view field Borrower Sarah Sample: SSN or Tax Identifier Number is required.
- ! view field Borrower Sarah Sample: Date of Birth is required.
- ! view field Borrower Sarah Sample: Citizenship is required.
- ! view field Borrower Sarah Sample: Marital Status is required.
- ! view field Borrower Sarah Sample: Home Phone Number is required.
- ! view field Borrower Sarah Sample: Email is required.
- ! view field Borrower Sarah Sample: Address Type is required.
- ! view field Borrower Sarah Sample: Address Street is required.
- ! view field Borrower Sarah Sample: Address City is required.
- ! view field Borrower Sarah Sample: Address State is required.
- ! view field Borrower Sarah Sample: Address Zipcode is required.
- ! view field Borrower Sarah Sample: Address Residency Type is required.
- ! view field Borrower Sarah Sample: Time at residence is required.
- ! view field Borrower Sarah Sample: Declarations - A. Will you occupy the property as your primary residence? is required.
- ! view field Borrower Sarah Sample: Declarations - C. Are you borrowing any money for this real estate transaction? is required.
- ! view field Borrower Sarah Sample: Declarations - G. Are there any outstanding judgments against you? is required.
- ! view field Borrower Sarah Sample: Declarations - H. Are you currently delinquent or in default on a Federal debt? is required.
- ! view field Borrower Sarah Sample: Declarations - I. Are you a party to a lawsuit in which you potentially have any personal financial liability? is required.
- ! view field Borrower Sarah Sample: Declarations - J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? is required.
- ! view field Borrower Sarah Sample: Declarations - M. Have you declared bankruptcy within the past 7 years? is required.
- ! view field Borrower Sarah Sample: Demographic Application Taken Method is required.
- ! view field Borrower Sarah Sample: Demographic Borrower Gender is required.
- ! view field Borrower Sarah Sample: Demographic Borrower Ethnicity is required.
- ! view field Borrower Sarah Sample: Demographic Borrower Race is required.
- ! view field Application Interview Date Can Not be in the Future.
- ! view field Mortgage Lien Position is required.
- ! view field Estimated Closing Date is required.
- ! view field I. Loan Amount Excluding Financed Mortgage Insurance is required.

Borrowers: Sarah Sample Add Delete Save Validate

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

Manage Borrowers

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

Primary Application

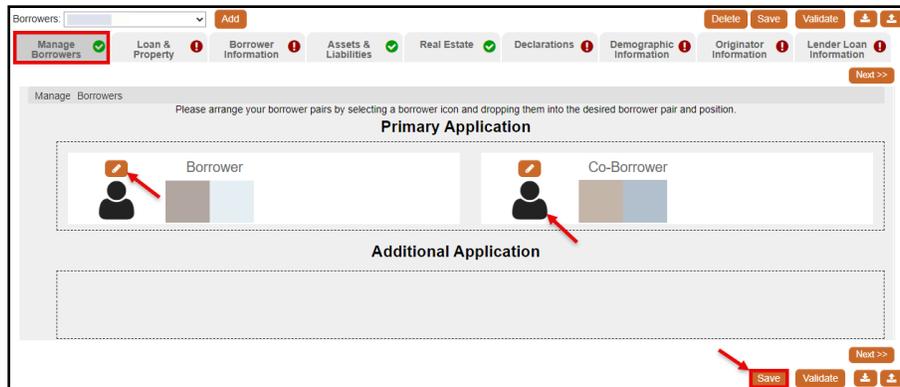
Borrower

Additional Application

Next >> Save Validate

• Manage Borrowers Tab

- Indicates location of the borrower within the Primary Application and Additional Application sections, which controls whether a full 1003 or Additional Borrower (abbreviated 1003) is generated in the lender Closing Docs (Final 1003)
 - Click **Edit**  icon to navigate to that borrower or applicants 1003
 - If Borrower does not appear in the correct position or application simply click on this  icon and drag and drop into the correct position (ie; Borrower, Co-Borrower or Additional Application section), click **Save** when done



• Loan & Property Tab

- Complete all items indicated in red on the **Loan & Property Tab**
- Also be sure to complete the **Property Built Type**

Borrower Information Tab

- Complete all items indicated in red on this tab
- Also complete **Marital Status**, if unmarried answer the **Unmarried Addendum** question
- If **Current Address** is the same as **Mailing Address**, click **Yes**

Borrowers: Sarah Sample Add Delete Save Validate Download Upload

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

<< Previous Next >>

Personal Information

Borrower Name (First) * Sarah
 Borrower Name (Middle)
 Borrower Name (Last) * Sample
 Borrower Name (Suffix)

Security Identification Type SSN ITIN
 Social Security Number *
 Date of Birth *
 Citizenship * -- Select --
 Total Number of Borrowers 1

Marital Status Married Separated Unmarried

Dependents (Number)
 Home Phone
 Cell Phone
 Work Phone
 Work Phone Ext. 1
 Email
 Borrower lives in a community property state? NO Yes

Age of Dependents +

Aliases or Alternate Names +

Military Service

Military Service NO Yes

Addresses +

Address Type * Current Prior

Street *
 Unit #
 City *
 State * -- Select --
 Zip *
 Country

Time at Current Address * Years 0 Months
Address Residency Type Living Rent Free Own Rent
 Use Current Address as Mailing Address Yes

Mailing Address

Street
 Unit #
 City
 State -- Select --
 Zip
 Country

Current Employment/Self-Employment +

Previous Employment/Self-Employment +

Income from Other Sources +

<< Previous Next >> Save Validate Download Upload

Marital Status Married Separated Unmarried

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

Addresses +

Address Type * Current Prior

Street *
 Unit #
 City *
 State * -- Select --
 Zip *
 Country

Time at Current Address * Years 0 Months

Address Residency Type Living Rent Free Own Rent
 Rent (\$___ month)
 Use Current Address as Mailing Address Yes

- **Assets & Liabilities**

- Add all **Asset & Liability** details if applicable in this tab

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

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Assets +

Account Type	Financial Institution	Account Number	Cash or Market Value
Other Assets You Have +			
Loan Credits +			
Liabilities +			
Other Liabilities and Expenses +			
Borrower Current Housing Expenses +			

- **Real Estate**

- Add all **Real Estate** and **Mortgage** details if applicable in this tab

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

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Property You Own +

- **Declarations Tab**

- Complete **all** answers on this tab, even the ones that are not highlighted in red

Borrowers: Sarah Sample Add Delete Save Validate

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

<< Previous Next >>

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

Property usage falls under the FHIA Secondary Residence policy and guidelines?
 NO Yes

B. Does the borrower have a family relationship or business affiliation with the seller of the property?
 NO Yes

C. Are you borrowing any money for this real estate transaction? *
 NO Yes

D. 1. Have you or will you be applying for a mortgage loan on another property 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 foreclosure upon in the last 7 years?
 NO Yes

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

Acknowledgements and Agreements

<< Previous Next >> Save Validate

- **Demographic Information Tab**

- Complete all fields indicated in red
- Also complete applicable **Race** fields

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

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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

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

Language English Chinese Korean Spanish Tagalog Vietnamese Other Other Language Description I do not wish to furnish this information

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

- **Originator Information**

- Complete **Application Interview Date** (needs to be within 24 – 48 hours of loan creation)

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

<< Previous Next >>

Loan Originator Information

Loan Originator Organization Name

Street

Unit#

City

State -- Select --

Zip

Loan Originator company license Type Private Public State

State License Identifier

Loan Originator First Name

Loan Originator Middle Name

Loan Originator Last Name

Loan Originator Name Suffix

Loan Originator license Type Private Public State

State License Identifier

Email

Phone

Application Interview Date

Loan Originator EIN

- **Lender Loan Information Tab**

- Complete all required fields indicated in red on this tab

Borrowers: Sarah Sample Add Delete Save Validate Download Upload

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

<< Previous

Mortgage Loan Information

Mortgage Type Applied For *

Note Rate *

Loan Term (Months) *

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

Loan Program Description

Product Plan Number

Community Lending Product

Community Seconds Repayment Structure

LPA Program Identifier

- CHOICE Home
- CHOICE Renovation
- Community Land Trust
- Green CHOICE
- HFA Advantage
- Home Possible Mortgage
- Income Based Deed Restrictions Terminate
- Income Based Deed Restrictions Survive

LPA Product Description

LPA Refinance Program

Estimated Closing Date *

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 Prepaids

F. Borrower Closing Costs

G. Discount Points

I. Loan Amount Excluding Financed Mortgage Insurance *

UFMP / 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 From the Borrower

Total Sales Concessions Amount

Projected Reserves

Homeownership Education and Housing Counseling

Homebuyer Education Completed

Homebuyer Education Type

Counseling Format Type

Counseling Format Other Desc.

Counseling party identifier

Legal Name

Counseling Completed Date

<< Previous Save Validate Download Upload

- **Create Loan Steps**

- Click **Save & Validate** to confirm all required items are complete, this is also indicated by this  icon on all tabs, this is required for all borrowers
- Click **Continue**
 - Note: If additional borrower(s) need to be added, click **Add** and repeat steps above for each additional borrower

- Click **Create Loan** and **Ok**

- **Select Program**

- Review all data and complete any missing fields (**Doc Type**, **Credit Score**, **DTI**)
- Click **Get Pricing**

- Note: Anywhere you see this  icon it indicates helpful information is available upon clicking

Qualifying Score info X

Prime/Plus/Flex Connect, Jade Full/Alt Doc:
 Middle of three or lesser of two for Primary Wage Earner *
 * Self-Employed borrowers with 50/50 split business ownership: use highest mid FICO

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

- Select desired rate by clicking the , which will open the **Pricing Snapshot**
- Click **Continue** to proceed

Pricing Results

Rate	30 Day Price	Rebate / Discount	P&I
Prime Connect 30 Year Fixed - Wholesale			
5.999	98.825 ✓	\$5,640	\$2,877
6.125	99.575 ✓	\$2,040	\$2,916
6.250	100.325 ✓	\$(1,560)	\$2,955
6.375	101.075 ✓	\$(5,160)	\$2,994
6.499	101.700 ✓	\$(8,160)	\$3,033
6.625	102.000 ✓	\$(9,600)	\$3,073
Prime Connect Flex 30 Year Fixed - Wholesale			
5.999	98.825 ✓	\$5,640	\$2,877
6.125	99.575 ✓	\$2,040	\$2,916
6.250	100.325 ✓	\$(1,560)	\$2,955
6.375	101.075 ✓	\$(5,160)	\$2,994
6.499	101.700 ✓	\$(8,160)	\$3,033
6.625	102.000 ✓	\$(9,600)	\$3,073
Premier Jade Full Doc 30 Year Fixed - Wholesale			
5.875	97.052 ✓	\$14,150	\$2,839
6.000	97.802 ✓	\$10,550	\$2,877
6.125	98.552 ✓	\$6,950	\$2,916
6.250	99.302 ✓	\$3,350	\$2,955
6.375	100.020 ✓	\$(96)	\$2,994
6.500	100.375 ✓	\$(1,800)	\$3,033

Pricing Snapshot

Program Name: Prime Connect 30 Year Fixed - Wholesale

Comp Source: Borrower Paid

Pricing Period: 30 Day

Impounds: Yes

P&I: \$2,955

	Rate	Price
Base	6.250	98.075
Adjustments		
Prime / Flex FICO/LTV (Full/Express Doc) LLPA		0.750
Prime / Flex Purchase LLPA		1.000
Prime / Flex Elite LLPA		0.500
Final	6.250	100.325

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.

CONTINUE

Underwriting Exception

Exception Request

- Click **Select Rate**

Confirm Rate Selection

Do you really want to select this rate?

○ **Notes:**

- Hovering over the  icon will provide reasons why the loan is ineligible

Exclusion		30 Year Fixed - Wholesale	
DSCR Investment Property required	0	✓	\$(6,960) \$3,355
DSCR DSCR required	5	✓	\$(8,760) \$3,397
IC Eligibility Matrix requirements not met	0	✓	\$(9,600) \$3,438

 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 - Who...	Ineligible
 ITIN Obsidian 30 Year Fixed - Wholesale	Ineligible

- If file needs an exception expand the **Exception Request** section, select **Exception Product**, complete **Exception Reason**, click **Request Exception** this will allow you the file to proceed to the next step of the loan creation process

Underwriting Exception

 Exception Request

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

Exception Product * 

Exception Reason *



● **Submission Documents**

- Select **Submission Package**
- Click the box in front of the applicable item, click **Browse**, locate the required document, click **Upload**, repeat for all required documents

Loan #: - Sarah Sample

Loan Amount: \$480,000 Loan Purpose: Purchase
Property Address: [REDACTED]

Edit 1003
Select Program
Submission Package
Submit Loan

Submission Documents

Below is a list of required documents for loan submission:

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

1003: Must be signed by Loan Officer and application dated within 24 hour of submission

[CLICK HERE for the Wholesale Submission Checklist](#)

Select a submission package: Submission Package 

Document Type	Description	Required
<input type="checkbox"/>	TPO unassigned attachments 1003 Signed by LO	Required
<input type="checkbox"/>	TPO unassigned attachments Credit Report	Required
<input type="checkbox"/>	TPO unassigned attachments Purchase Contract	Required
<input type="checkbox"/>	TPO unassigned attachments Misc/additional items required for Underwriting	Optional

Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported. Max file size = 200MB.

- Click **Continue**

Edit 1003 Select Program Submission Package Submit Loan

This step is complete. **Continue**

Submission Documents

Below is a list of required documents for loan submission:

1003: Must be signed by Loan Officer and application dated within 24 hour of 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**

[CLICK HERE for the Wholesale Submission Checklist](#)

Select a submission package:

Document Type	Description	Required
<input type="checkbox"/> TPO unassigned attachments	1003 Signed by LO	Purchase_Contract.pdf
<input type="checkbox"/> TPO unassigned attachments	Credit Report	Purchase_Contract.pdf
<input type="checkbox"/> TPO unassigned attachments	Purchase Contract	Purchase_Contract.pdf
<input type="checkbox"/> TPO unassigned attachments	Misc/additional items required for Underwriting	Purchase_Contract.pdf

Browse Drag & Drop Files

Upload

Note: only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported. Max file size = 200MB.

- Click **Ok**

Submit this Loan File?

Ok **Cancel**

- **Loan Submission**

- Complete all required fields and notes to the UW if applicable
- If applicable complete **Loan Contacts** section

Edit 1003 Select Program Submission Package Submit Loan

Loan Submission

Save **Submit**

Channel: Wholesale
 Borrower: Sarah Sample
 Address: 789 NEW HOME WAY Hope Hull AL 36043
 Loan Purpose: Purchase
 Purchase Price: 800,000
 Appraised Value: 800,000
 Loan Amount: 480,000
 Qualifying FICO: 800
 Product: Prime Connect 30 Year Fixed - Wholesale
 Rate: 6.250
 Price: 100.325

Comp source: BorrowerPaid
 Compensation %:
 Compensation Flat Fee:
 Borrower Type: * -- Select --
 Has the loan been reviewed with your Account Executive and/or granted an exception in advance? * -- Select --

What would you like the UW to know about your loan?

Contract Processor

Processor Type: * -- Select --

Loan Contacts

Loan Officer: Bobby LO Processor: * Bobby LO

Contact 1 Name <input type="text"/> Title <input type="text"/> Email <input type="text"/> Phone Number <input type="text"/>	Contact 2 Name <input type="text"/> Title <input type="text"/> Email <input type="text"/> Phone Number <input type="text"/>	Contact 3 Name <input type="text"/> Title <input type="text"/> Email <input type="text"/> Phone Number <input type="text"/>	Contact 4 Name <input type="text"/> Title <input type="text"/> Email <input type="text"/> Phone Number <input type="text"/>
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Locks Approval Closing
 Locks Approval Closing
 Locks Approval Closing
 Locks Approval Closing

- **Important Notes**

- If ClearEdge Lending needs to order credit for the borrower(s), it is important to indicate the need in the section that says **What would you like UW to know about your loan?**

The screenshot shows a 'Loan Submission' form with the following details:

- Channel:** Wholesale
- Borrower:** Sarah Sample, Address: 789 NEW HOME WAY Hope Hull AL 35043
- Loan Purpose:** Purchase, Purchase Price: 800,000, Appraised Value: 800,000, Loan Amount: 480,000, Qualifying FICO: 800
- Product:** Prime Connect 30 Year Fixed - Wholesale, Rate: 6.250, Price: 100.325
- Contract Processor:** Processor Type: --Select--
- Loan Officer:** Bobby LO
- Processor:** Bobby LO
- Loan Contacts:** Four contact fields (Contact 1-4) for Name, Title, Email, and Phone Number.

Red annotations highlight the 'What would you like the UW to know about your loan?' text area, the 'Borrower Type' dropdown, and the 'Processor Type' dropdown.

- If CEL will be pulling credit on behalf of the borrower, the Setup Team will electronically send out the **Borrower's Certification & Authorization Certification** for the borrowers to eSign

- If Borrower's Cert. is **wet** signed, **CEL Setup Team** will email borrower for confirmation.
- Contact **CEL Loan Account Manager (LAM)** to order any applicable credit supplements.

BORROWER'S CERTIFICATION & AUTHORIZATION

LOAN #: _____

Certification

The undersigned certify the following:

- I/We have applied for a mortgage loan from **ClearEdge Lending LLC** ("Lender"). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
- I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

- I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
- A copy of this authorization may be accepted as an original.
- Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- Mortgage guaranty insurer (if any):

VA, FHA and USDA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

N/A Department of Veterans Affairs (VA)
 N/A Department of Housing and Urban Development
 N/A Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 (12 USC Sections 3401 et seq).

- If 1003 provided by Broker does not contain all the required **Demographic Information** questions **CEL Setup Team** will send the **Additional Loan Addendum** form shown below to Broker for completion.

Additional Loan Addendum

Borrower Name: _____

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – Print origin: _____
- For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*
- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian – Print race: _____
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander – Print race: _____
- For example: Fijian, Tongan, and so on.*
- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet