



CLEAREDGE
LENDING

**Non-Delegated
Portal Guide**



Non-Delegated Portal Guide | Version 6.0 | Copyright ©2026

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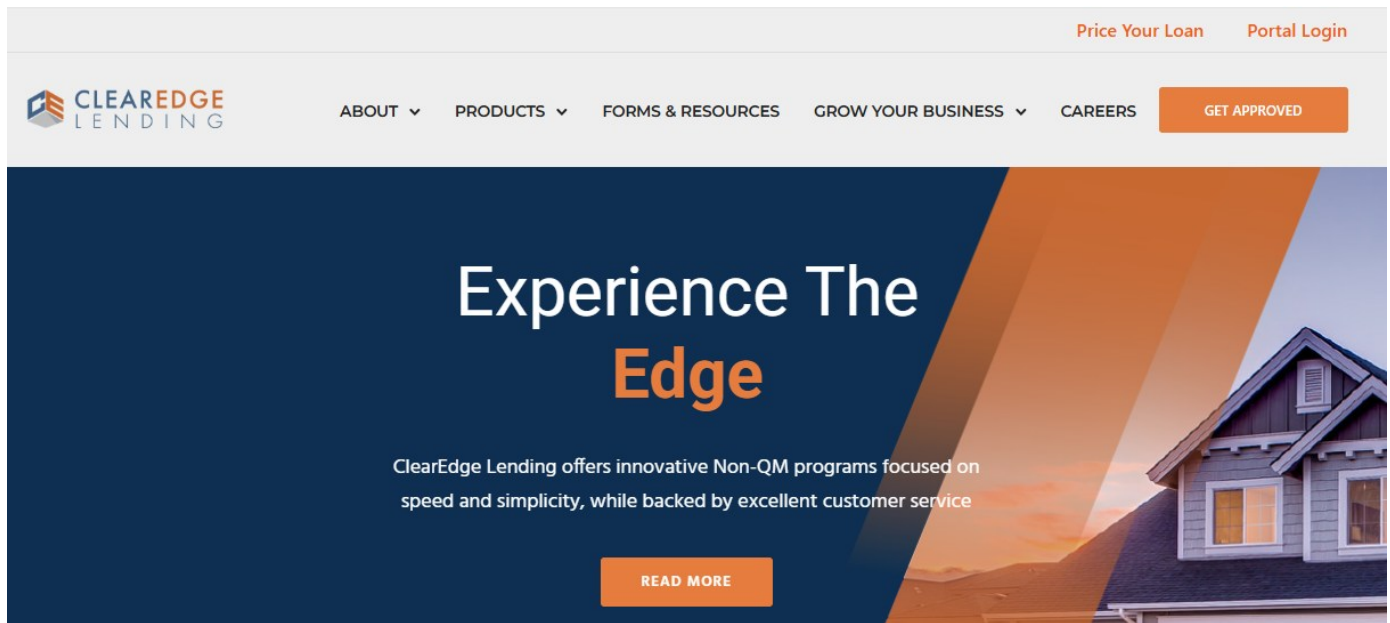
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I. INTRODUCTION

Welcome to ClearEdge Lending where our motto is our driving force; **Experience the Edge!**
We welcome you to our Non-Delegated Lending Portal!



[CLICK HERE](#) to access the portal. This link is also be 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:	<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.

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**

The screenshot shows the top navigation bar of the Clear Edge Lending portal. It includes the user's name 'My AE: Belinda Austin', a phone number '760-550-0794', and an email address 'baustin@clearedgelending.com'. A 'Logout' link is also present. Below the navigation bar is a menu with icons for 'My Pipeline', 'Clear Pricer', 'Forms & Resources', 'Matrices', 'Turn Times', and 'My Account'. The 'My Account' icon is highlighted with a red box. Below the menu is a 'Portal Questions?' button. The main content area shows a 'Save' button in the top right corner. Below the 'Save' button is the text 'Account Username testndlo'. Below this text are two input fields: 'Reset Account Password' and 'Enter Password Again'. Two red arrows point to these fields from the left.

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



Approved Non-Delegated Company Users

Clients currently approved to do business with ClearEdge Lending may request a new user or a New Branch location be added to their account.

Email requests: brokermanagement@clearedgelending.com

Required Information

Please provide the following information for each type of request:

Secondary Credentials

First and Last Name

Email

Phone #

Branch Location: Street Address, City, and State

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

Loan Officer Credentials

First and Last Name

Email

Phone #

NMLS #

Branch Location

Note: Credentials also include Processing rights and will only provide access to view their own pipeline unless permission is given by the Seller Administrator to give LO access to all branch loans. They **cannot** see complete pricing details and **do not** have ability to lock loans.

Processor Credentials

First and Last Name

Email

Phone #

Branch Location

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

New Branch

Branch Location: Street Address, City, State **and** Zip Code

Branch NMLS #

Branch Manager Name and Phone #

List of licensed States and corresponding DBA used in each State (if applicable)

Note: Only ClearEdge Account Executives or designated Company Administrators may request new Branch locations be added to the system.

Deactivate a Branch or User

To deactivate a user **or** branch that is no longer part of the company:

Email requests: brokermanagement@clearedgelending.com

Service Level Agreement

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

Forgot Your Portal Username?

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

Forgot Your Portal Password?

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

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

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.



Welcome Test ND - Logout

1 My AE: Belinda Austin 760-550-0794 baustin@clearedgelending.com

Portal Questions?

2 My Pipeline Marketing Forms & Resources Matrices Turn Times My Account

My Pipeline

Start a New Loan 3



- 1 Logout Button, Account Executive Contact Information, Portal Questions (click to email us a question)
- 2 Portal Links (see below for more information)
- 3 Start A New Loan Button
- 4 Loan Status Categories and Refresh Pipeline (see below for more information)

2: Portal Links











My Pipeline:	Home screen
Marketing:	Customizable White Label loan program flyers
Forms & Resources:	Forms, processes and guides critical to doing business with ClearEdge
Matrices:	Program matrix reference material
Turn Times:	Estimated turn times for key departments
My Account:	Review user account information and reset password

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

4: Loan Status Categories

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

Approved But Not Locked

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**

My Pipeline

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: Sarah * Borrower Last Name: Sample
* Loan Officer: Test WL LO * Loan Processor: Test WL Proces

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)

* Borrower First Name: Sarah * Borrower Last Name: Sample
* Loan Officer: Test WL LO * Loan Processor: Test WL Proces

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

Browse Drag & Drop Files

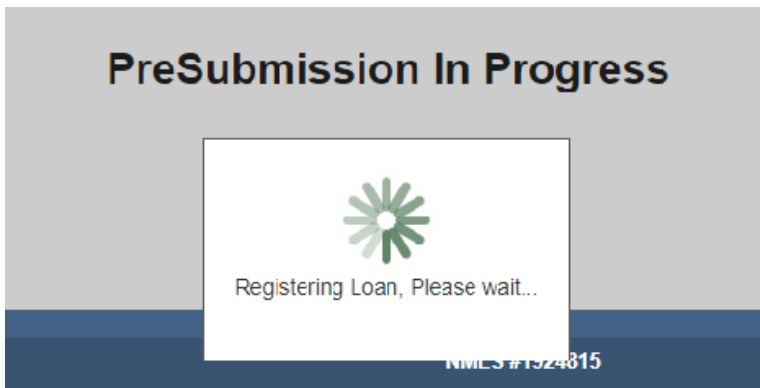
Upload

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

Create Pre-Submission

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

All Loans 98	New 0	Loan Open 63	Initial Disclosures 33	UW Status 2	Clear to Close 0	In Closing 0	Funded 0
-----------------	----------	-----------------	---------------------------	----------------	---------------------	-----------------	-------------

Refresh

Search:

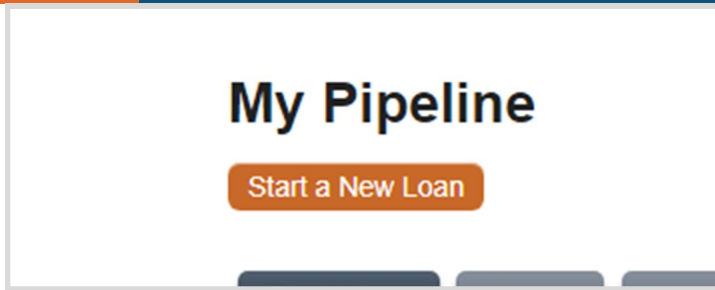
Actions	LO	Processor	Loan #	Borrower	Status	Channel	Address	Loan \$	Submitted	Lock Date	Lock Expires
	T Lo	T Lo	250428453	B Test	TPO Registered	Wholesale	123 Main St.	\$500,000			

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.

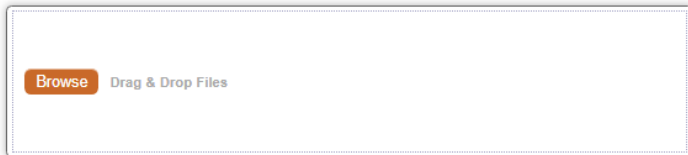
Borrowers: Sarah Sample

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



Please upload a MISMO 3.4/XML 1003 file.

Click Browse or Drag & Drop to identify the file you wish to register.



Step One

From the My Pipeline Screen, click **Start A New Loan**

Closed End Seconds

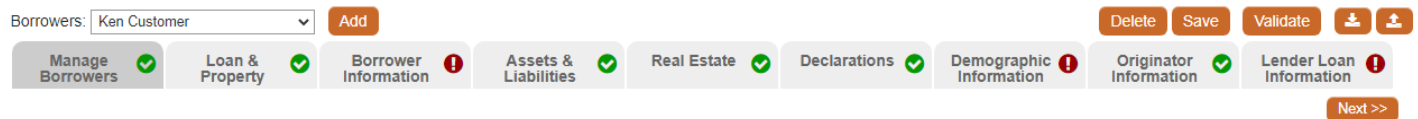
When submitting a Closed End Second, be sure that the MISMO 3.4 is for a 2nd lien position **and** properly captures the 1st Lien information for the subject property in the REO area.

Step Two

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

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**

Creditor Name

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

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

Additional Application

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

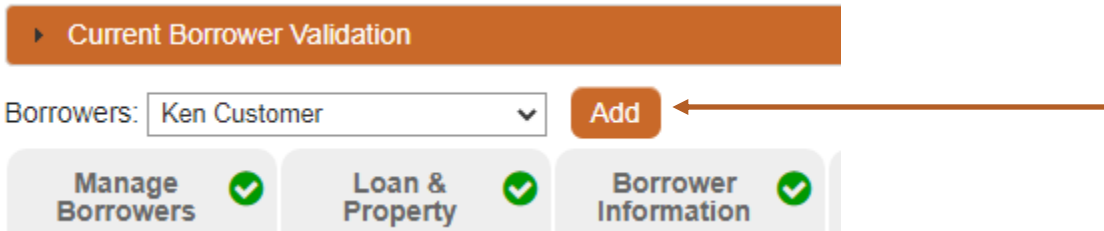


Be sure to **Save** updates made to **Manage Borrowers** screen before continuing.

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

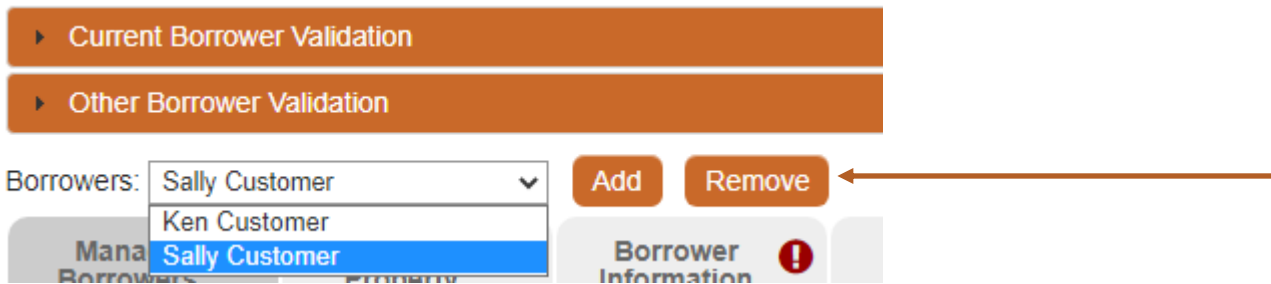
Manage Borrowers Loan & Property Borrower Information



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

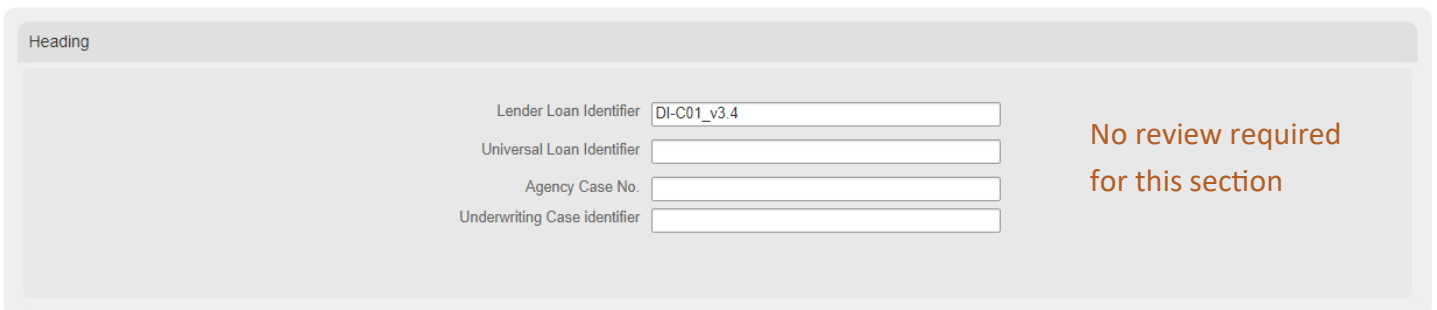
Manage Borrowers Loan & Property Borrower Information

Dropdown menu: Ken Customer, Sally Customer

1003 Editor: Loan & Property



Manage Borrowers Loan & Property Borrower Information



Heading

Lender Loan Identifier

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 


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

Dependents (Age)

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

Current Employment/Self-Employment

Employer Name: National Consulting

Employer Alias:

Employer Phone: (818) 332-3332

Street: 1236 Main St

Unit:

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

Income from Foreign Source: NO Yes

Seasonal Income: NO Yes

Verification Provider: -- Select --

Verification Reference Number:

Verification Type: -- Select --

DSCR Loans: Remove (Not Applicable)

Self Employed: Required Field

Not Applicable

Income

Type of Income: Base

Income Amount (Monthly Income): 10000.00

Type of Income: Overtime

Income Amount (Monthly Income): 1000.00

Type of Income: Bonus

Income Amount (Monthly Income): 750.00

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.

Previous Employment/Self-Employment

Employer Name: ABC Company

Street: 123 Famous Way

Unit#:

City: Burbank

State: California

Zip: 91502

Country:

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

DSCR Loans: Remove (Not Applicable)

This section is only required if a 2 year

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 +

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

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

Loan & Property Borrower Information Assets & Liabilities Real Estate **Declarations**

Property You Own and Mortgages

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

Property You Own +

Associated with borrower Sally Customer **Select if REO is shared with another borrower**

Loan Subject Property NO Yes

Property Current Usage Type Investment Primary Residence Second Home

Street
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.

Closed End Seconds

The first lien information must be entered for the subject property for CLTV to calculate properly in the Pricing Screen.

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

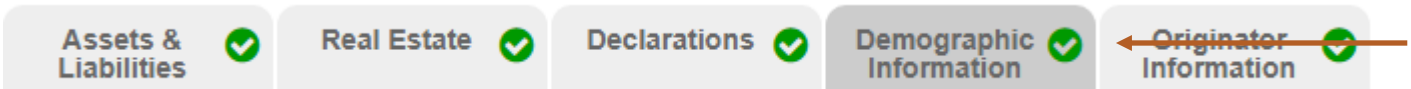
M. Have you declared bankruptcy within the past 7 years? * NO Yes

If YES, identify the type(s) of bankruptcy

Acknowledgements and Agreements

Annotations:
 - These questions will only appear if question above = Yes (points to A1/A2)
 - This question will only appear if Purchase transaction (points to B)
 - Type of Bankruptcy is required if Declaration M = Yes (points to 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: *

Visual Observation required if application is taken Face to Face



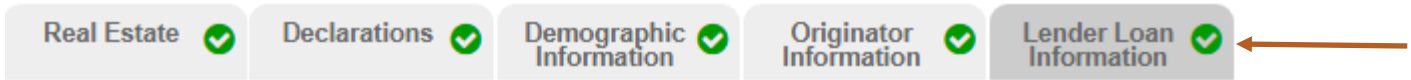
Demographic Information must be complete in both the Non Delegated Portal and the Loan Officer signed 1003, included in the loan submission.

1003 Editor: Originator Information

This section correlates to 1003 Section 9: Loan Originator Information. No updates are required in this section.



1003 Editor: Lender Loan Information



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 *

Closed End Seconds Mortgage Lien Type must be Second Lien. This information cannot be updated in the Pricing Screen.

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.

Loan #: - Sarah Sample

Loan Amount: \$480,000 Loan Purpose: Purchase
Property Address: 789 New Home Way Carlsbad CA



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

Create Loan

SaveDelete

Loan Purpose: Purchase	Loan Officer: <input type="text" value="Test ND LO"/>
Loan Type: Conventional	Processor: * <input type="text" value="Test ND LO"/>
Channel: * CorrNonDel	
Estimated Closing Date: * <input type="text" value="05/14/2025"/>	



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.

Product Type * Non-QM	Property Type * SFR Attached	Citizenship * US Citizen
Doc Type * Full Doc	Units * 1	ITIN Borrower * No
Transaction Type * Purchase	Mixed Use Property * No	First Time Homebuyer * No
Occupancy * Primary	Rural * No	Self Employed * No
Credit Score * 800	Hybrid Appraisal No	Credit Event Type * None
DTI * 18.976	Transferred Appraisal * No	Mortgage Lates * No
Purchase Price * \$ 1,000,000	Declining Market * No	Escrow Waiver * No
Property Value * \$ 1,000,000	Loan Term * 30 Year	Lender Fee Buyout * No
LTV * 75.000	Amortization Fixed	Comp Source * Borrower Paid
Loan Amount * \$ 750,000	Interest Only * No	Pricing Term * 30 Day
CLTV * 75.000		
Subordinate Financing		
GET PRICING		

Closed End Seconds: Will contain 2 additional fields

1st Mtg Amount: Populates from 1003 editor (Subject Liability)

1st Lien Note Rate: User entered

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, Premier and Jade products.
- 2 **Credit Score:** Review Qualifying Score information (?) and enter appropriate score per program.
- 3 **DSCR:** Select appropriate DSCR range from drop down menu. (DSCR Loans Only)
- 4 **Subordinate Financing:** Some programs allow subordinate financing. Restrictions may apply.
- 5 **Delayed Financing:** Property purchased for cash within last 12 months and taking cash out.
- 6 **Warrantable Condo and Condotel:** Fields appear when Property Type = Condo
- 7 **Mixed Used:** Properties with Business and Residential use. Restrictions may apply.
- 8 **Rural:** Restrictions may apply.
- 9 **Hybrid Appraisal:** Aka your Account Executive for details.
- 10 **Transferred Appraisal:** An AIR compliance appraisal previously assigned to a different lender.
- 11 **Declining Market:** Defined by Lender and/or Appraiser (after appraisal complete).
- 12 **Amortization:** Narrow your search by choosing a Fixed or ARM.
- 13 **Short Term Rental:** Controls LLPA when Short Term Rental is used to qualify for subject property.
- 14 **Prepayment Penalty Type:** Structures vary, ask your Account Executive for details.
- 15 **Self Employed:** Controls LLPA for Jumbo Connect program. (Program Status: Retired)
- 16 **Credit Event:** Bankruptcy, Foreclosure, Short Sale, Deed in Lieu, Default Modification, Notice of
- 17 **Mortgage Lates:** If Yes, restrictions may apply depending upon seasoning months.
- 18 **Lender fee buyout:** When selected, builds the Lender Fee into pricing to reduce closing costs.

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.

Pricing Results

Rate	30 Day Price	Rebate/Discount	P&I
Investor Connect 30 Year Fixed - Non Del			
6.625	97.875	\$10,625	\$3,201
6.750	98.625	\$6,875	\$3,242
6.875	99.375	\$3,125	\$3,284
6.999	100.125	\$(625)	\$3,326
7.125	100.750	\$(3,750)	\$3,368
7.250	101.250	\$(6,250)	\$3,410
7.375	101.750	\$(8,750)	\$3,453
7.500	102.125	\$(10,625)	\$3,496
7.625	102.500	\$(12,500)	\$3,538
Investor Premier 30 Year Fixed - Non Del			
Investor Jade 30 Year Fixed - Non Del			
Plus Connect 30 Year Fixed - Non Del Ineligible			
Plus Connect Flex 30 Year Fixed - Non Del Ineligible			
Prime Connect 30 Year Fixed - Non Del Ineligible			
Prime Connect Flex 30 Year Fixed - Non Del Ineligible			
Closed End 2nd Prime Connect 30 Year Fixed - Non Del Ineligible			
Closed End 2nd Investor Connect 30 Year Fixed - Non Del Ineligible			
Closed End 2nd Jade Alt Doc 30 Year Fixed - Non Del Ineligible			
Closed End 2nd Jade Full Doc 30 Year Fixed - Non Del Ineligible			
Investor Jade FN 30 Year Fixed - Non Del Ineligible			

Pricing Snapshot

Program Name:	Investor Connect 30 Year Fixed - Non Del	
Comp Source:	Borrower Paid	
Pricing Period:	30 Day	
Impounds:	No	
P&I:	\$3,201	

	Rate	Price
Base	6.625	95.250

Adjustments	Rate	Price
IC FICO/LTV LLPA		1.125
IC DSCR 1.00 - 1.24 LLPA		0.250
IC 3-4 Unit Property LLPA		-0.125
IC Pricing Special		0.875
IC Elite LLPA		0.500

	Rate	Price
Final	6.625	97.875

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](#)

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 **Select Program** to register the loan.

Pricing Results

Rate	30 Day Price	Rebate/Discount	P&I
Prime Connect 30 Year Fixed - Non Del			
			SELECT
Prime Connect Flex 30 Year Fixed - Non Del			
			SELECT

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

Plus Connect 30 Year Fixed - Non Del Ineligible
Plus Connect Flex 30 Year Fixed - Non Del Ineligible

Click the information icon to reveal the ineligibility reasons next to each loan program.

To re-run pricing, update the Loan Scenario fields and click **Get Pricing**. Contact your Account Executive with any questions regarding program eligibility.

Don't see the loan program or pricing you expected? Your loan may be eligible for an **exception**. Requesting an exception does not guarantee approval. Exceptions include the following types of requests:

- Rate or Pricing Exception
- Loan Program Exception (LTV, FICO, etc.)

Pricing Results

Rate	30 Day Price	Rebate/Discount	P&I
Investor Connect 30 Year Fixed - Non Del		Ineligible	
Investor Premier 30 Year Fixed - Non Del		Ineligible	
Plus Connect 30 Year Fixed - Non Del		Ineligible	
Plus Connect Flex 30 Year Fixed - Non Del		Ineligible	
Prime Connect 30 Year Fixed - Non Del		Ineligible	
Prime Connect Flex 30 Year Fixed - Non Del		Ineligible	
Closed End 2nd Prime Connect 30 Year Fixed - Non Del		Ineligible	
Closed End 2nd Investor Connect 30 Year Fixed - Non Del		Ineligible	
Closed End 2nd Jade Alt Doc 30 Year Fixed - Non Del		Ineligible	
Closed End 2nd Jade Full Doc 30 Year Fixed - Non Del		Ineligible	

Underwriting Exception

Exception Request **1**

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

Exception Product *
Investor Connect 30 Year Fixed - Non Del **2**

Exception Reason *
FICO exception needed for this loan
3

4

Contact your Account Executive with any questions regarding exceptions **prior** to submission.

Exception Request Process

- 1** Click the **Exception** button to reveal exception request details.
- 2** Select the desired loan program from the **Exception Product** drop down menu.
- 3** Enter pertinent details regarding your request in the **Exception Reason** section.
- 4** Click **Request Exception** to proceed.

Continue the loan submission process by completing one of the following options:

1. Select the appropriate rate for loan program and click **Continue** (see previous page).
2. Request **Exception** (see above).



Select Program

Program Selected

This step is complete.

Once 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**

Select a submission package:

Document Type	Description	Required
<input type="checkbox"/> 1003 (eDisclosure)	Initial 1003 Signed by Loan Originator, must contain NMLS ID and be dated within 24 hours of submission.	Required
<input type="checkbox"/> Settlement Statement	Broker Fee Sheet or Estimated Closing Statement. Must list escrow, title and broker fees. Broker Loan Estimate not acceptable.	Required
<input type="checkbox"/> Credit	See Submission Checklist for age of credit report requirements.	Required
<input type="checkbox"/> Income	Full Doc and Express Doc: Upload all supporting documents to include tax	Required

Upload instructions

Package Definitions:

- **Skinny Package:** Minimum requirements to issue Lender Initial Disclosures
- **Full Package:** Skinny requirements + documents required for underwriting

Initial Signed 1003:

Must be signed by Loan Officer and application dated within 24 hours of submission

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

[CLICK HERE](#) for the Non-Delegated Submission Checklist

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 or multiple documents at a time and upload each corresponding file, **or** select multiple document types at a time and upload 1 file.

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.

The screenshot shows the 'Loan Submission' form with the following fields and callouts:

- 1**: Borrower Type: Individual (dropdown menu)
- 2**: Credit Report Username and Password fields (highlighted in a red box)
- 3**: Contract Processor: No (radio button selected)
- 4**: Has the loan been reviewed with your Account Executive and/or granted an exception in advance? Yes (dropdown menu)
- 5**: Text area for 'What would you like the UW to know about your loan?'
- 6**: Save and Submit buttons at the top right.

Form details:

- Channel: CorrNonDel
- Borrower: Sarah Sample
- Address: 789 New Home 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 Year Fixed - Non Del

- 1 Please select **Borrower Type** from menu.
- 2 **Flex Connect:** 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 Yes or No to question (required)
- 5 Enter any loan details you would like our team to consider as they review the loan file.
- 6 Click **Save** to come back at a later time or click **Submit** and **OK** when complete.

Loan Contacts

Enter up to 4 Additional Loan Contacts that you would like to receive Lock, Approval and Closing correspondence. **This step is not mandatory.** If a Name is entered for a contact, then an email address and at

The 'Loan Contacts' form displays four contact entries:

Loan Officer:	Processor:	Contact 1	Contact 2	Contact 3	Contact 4
Test ND LO	Test ND LO	Name: Larry Lock	Name: Uma Underwriter	Name: Chloe Closer	Name: Andrew Assistant
		Title: Non Del Lock Desk	Title: Non Del UW Dept	Title: Non Del Closing Dept	Title: Non Del LOA
		* Email: lock@ndcseller.com	* Email: uw@ndcseller.com	* Email: closing@ndcseller.com	* Email: loa@ndcseller.com
		Phone Number: [empty]	Phone Number: [empty]	Phone Number: [empty]	Phone Number: [empty]
		<input checked="" type="checkbox"/> Locks <input type="checkbox"/> Approval <input type="checkbox"/> Closing	<input type="checkbox"/> Locks <input checked="" type="checkbox"/> Approval <input type="checkbox"/> Closing	<input type="checkbox"/> Locks <input type="checkbox"/> Approval <input checked="" type="checkbox"/> Closing	<input checked="" type="checkbox"/> Locks <input checked="" type="checkbox"/> Approval <input checked="" type="checkbox"/> Closing



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

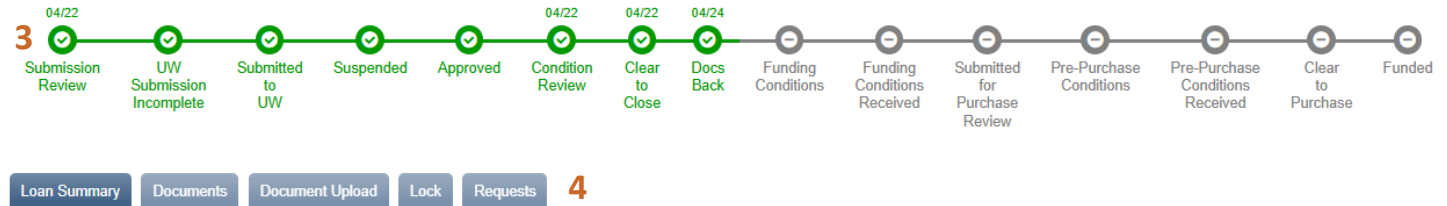
Once the loan has been submitted, you will have access to additional portal features. For added convenience, the Loan, Account Manager and Timeline information will remain at the top. You will also find other tabs accessible within the loan, in which we will go over in more detail.

Loan #: 250428683 - Matt Baker

Loan Amount: \$300,000 Loan Purpose: Purchase
 Property Address: 422 Matt Test 2 ND N Burbank CA
 Loan Program: Prime Connect 30 Year Fixed - Non Del

Account Manager

Name: Britton Barmeyer
 Email: bbarmeyer@clearedgelending.com
 Phone #: 562-822-4431



- 1 Loan Information
- 2 Account Manager Information
- 3 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.

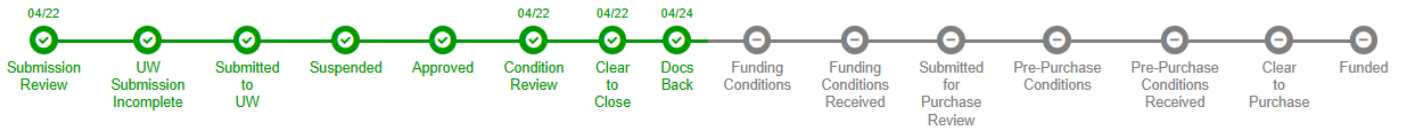
Actions	LO	Processor	Loan #	Borrower	Status	Channel	Address	Loan \$	Submitted	Lock Date	Lock Expires
	T Lo	T Processor	250428683	M Baker	Docs Back	CorrNonDel	422 Matt Test 2 ND N	\$300,000	04/22/25		

Edit Loan

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

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.



TPO Registered The file has been created but not submitted **OR** loan has been submitted for a PreSubmission Review.

Submission Review The loan has been submitted and is being reviewed to confirm minimum requirements for submission to Underwriting have been met.

UW 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			
Loan Status: Submission Review	Property Address: 789 New Home Way Carlsbad, CA 92008	Lock Status: Not Locked	
Loan Purpose: Purchase	Property Type: Attached		
Occupancy: Primary Residence			
Impound Acct: Not Waived			
Doc Type: Full Doc			
Interest Only: N			
Loan Contacts			
Borrower: Sarah Sample Home Phone: 818-222-2222 Email: sarahsamplefamily@gmail.com Cell Phone: 818-444-1234	TPO Company TEST CEL TPO (ND-00000) TPO Officer Test ND LO Phone (000) 000-0000 Email systems@clearedgelending.com	TPO Secondary Test ND Secondary Email mattb@clearedgelending.com	Account Belinda Austin Executive: Phone: 760-550-0794 Email: baustin@clearedgelending.com
TPO Processor Test ND LO Phone (000) 000-0000 Email systems@clearedgelending.com			
Application Dates	TRID Dates	Closing Dates	
1003 Date: 04/23/25	Intent To Proceed: eSign Consent Date: LE Sent: LE Received: Revised LE Sent: Revised LE Received: CD Sent: CD Received: Revised CD Sent: Revised CD Received:	Clear To Close Date: Estimated Closing Date: 05/21/25 First Payment Date: 07/01/25 Closing Date: 05/21/25 Funded Date:	
Document Dates			
Approval Date: Approval Expiration:			
Additional Notes to Underwriting			
Notes section available until loan assigned to UW			
Update Additional Notes			Click to submit the Additional Notes to Underwriting.

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

Search:

Document	File name	Added	Size	Description	Download
LON Submission Form	loan_submission.pdf	2025-03-25 16:17:19 PDT	201Kb		
TPO unassigned attachments	PDF_with_Complete_File.pdf	2025-03-25 16:17:20 PDT	35Kb		

Showing 1 to 2 of 2 entries

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.

4 **Submit Full Package**

<input checked="" type="checkbox"/>	Document Type	Description	Required
<input type="checkbox"/>	TPO unassigned attachments	1 Use this to upload additional documents	

3 **Browse** Drag & Drop Files **2**

3 **Upload**

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 Cleared/Waived Conditions can be found at the bottom of the screen.

Miscellaneous Conditions		Prior to	Uploaded	Status	Status Date
<input type="checkbox"/>	Escrow/Title - Title Commitment Title commitment to show ClearEdge Lending LLC ISAOA, ATIMA as mortgagee, correct final loan amount, cover a 12 month chain of title and documentation to evidence annual property tax amounts (estimated full value tax for new construction loans).	Documents		Added	04/14/25
<input type="checkbox"/>	Escrow/Title - Closing Protection Letter Closing Protection Letter ClearEdge Lending LLC, ISAOA, ATIMA 20 Enterprise, Suite 350 Aliso Viejo, CA 92656	Documents		Added	04/14/25
<input type="checkbox"/>	Assets - Additional reserves required Reserves required in addition to liquid funds required for closing of	Documents		Added	04/14/25
<input type="checkbox"/>	Assets - 1 Month Bank Statements Copies of the most recent 1 month bank statements to evidence sufficient funds for Closing and/or reserves. All large deposits must be explained.	Documents		Added	04/14/25
<input type="checkbox"/>	Misc - Invoices for CD (Retail, Wholesale) Provide all fee invoices for CD (credit, appraisal etc)	Documents		Added	04/14/25
<input type="checkbox"/>	Insurance - HOI Dec Page Provide HOI Dec page, confirmation of replacement cost amount, invoice or paid receipt. Mortgagee Clause; ClearEdge Lending LLC ISAOA, ATIMA c/o SPS, as Servicer PO Box 7277 Springfield, OH 45501-7277 Loan Number	Documents		Added	04/14/25
<input type="checkbox"/>	Appraisal/Property - Appraisal from Approved AMC Appraisal completed through an AMC with appraiser's license, E&O, AIR Cert, proof of appraisal delivery and original first generation XML OR successful SSR's. For investment, provide 1007 based on annual tenancy. Minimum square footage for all units is 500.	Documents		Added	04/14/25
<input type="checkbox"/>	Income - Tax Transcripts Tax transcripts required for . If 2024 W2 transcripts unavailable, provide 2024 year end paystubs.	Documents		Added	04/14/25
<input type="checkbox"/>	Legal - eConsent Borrower(s) to complete eConsent to receive all lender disclosures and correspondence electronically.	Documents		Added	04/14/25
<input type="checkbox"/>	Misc - Misc Items For UW Review Please upload any miscellaneous items for UW review that have not been specifically requested. (This will remain open until the CTC review is complete.)	Documents		Added	04/14/25
<input type="checkbox"/>	Application - Photo ID Legible copy of Photo ID for all borrowers.	Documents		Added	04/14/25
<input type="checkbox"/>	Appraisal/Property - Appraisal Report Delivery Borrower to acknowledge and confirm receipt that all appraisal reports have been delivered to them within 3 days of consummation	Documents		Added	04/14/25
<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	04/14/25
<input type="checkbox"/>	Misc - IPCs - Purchase LTV <= 80% (Prime/Plus/Flex) (Retail, Wholesale) Interested party contributions not to exceed 6% of purchase price for LTV <= 80%.	Funding		Added	04/14/25
<input type="checkbox"/>	Legal - Escrows - HPML Loan (Closing) If loan is HPML, escrows are required and may not be waived.	Funding		Added	04/14/25
<input type="checkbox"/>	Insurance - Hazard Insurance Coverage Hazard Insurance coverage must be equal to 100% replacement cost value of the improvements on the property as determined by the insurance agency or the unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of improvements as of the current property insurance policy effective date. It must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions or 45 day(s) after the closing date for refinance transaction or renewal policy will be required.	Funding		Added	04/14/25
<input type="checkbox"/>	Escrow/Title - Validate Wire Instructions Confirm all wire instructions received for funds transfer/disbursement have been validated by the closing agent.	Funding		Added	04/14/25
<input type="checkbox"/>	Assets - Maximum EMD (Wholesale) Amount of earnest money deposit shown on the CD not to exceed \$	Funding		Added	04/14/25

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.

Submit Docs for Condition Review 5

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 = 200MB.

DO NOT FORGET TO CLICK THIS BUTTON TO SUBMIT CONDITIONS.

Once button is clicked, it will not be available again until after Underwriter Review.

3 4

Browse Drag & Drop Files Start Upload

Miscellaneous Conditions	Prior to	Uploaded	Status	Status Date
<input checked="" type="checkbox"/> Escrow/Title - Title Commitment 1 Title commitment to show ClearEdge Lending LLC ISAOA, ATIMA as mortgagee, correct final loan amount, cover a 12 month chain of title and documentation to evidence annual property tax amounts (estimated full value tax for new construction loans). Comments (optional) 2	Documents		Added	04/14/25



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



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

Submit Closing Docs 5 ←

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 = 200MB.

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

Browse Drag & Drop Files Start Upload

Miscellaneous Conditions	Prior to	Uploaded	Status	Status Date
<input checked="" type="checkbox"/> Misc - Closing Doc Package, Disclosures, COCs, Final Compliance Report Comments (optional) 2 1			Added	03/25/25
<input 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).			Added	03/25/25

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

Submit Funding Conditions 5 ←

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 = 200MB.

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

Browse Drag & Drop Files Start Upload

Miscellaneous Conditions	Prior to	Uploaded	Status	Status Date
<input checked="" type="checkbox"/> Legal - Evidence Seller delivered collateral package 1 Evidence Seller delivered collateral package to: Deutsche Bank National Trust Company Attn: CEL Review SX172 1761 East Street Andrew Place Santa Ana CA 92705 CEL Loan # _____ Package to include: - Fully Executed Note, Addenda - Certified copy of notarized Security Instrument and Riders - POA if applicable - Allonge/Endorsement - Preliminary title commitment - Bailee letter Comments (optional) 2			Added	03/10/25

Lock

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

To lock the loan:

1. Confirm final **Escrows**
2. Select **Lender Fee Buyout** (if applicable)
3. Select **Pricing Term**
4. Click **Get Pricing**
5. **Select rate/price** under desired loan program
6. **Request Lock**

Product Type Non-QM	Property Type SFR Attached	Citizenship US Citizen
Doc Type Full Doc	Units 1	ITIN Borrower No
Transaction Type Purchase	Mixed Use Property No	First Time Homebuyer No
Occupancy Primary	Rural No	Self Employed No
Credit Score 800	Hybrid Appraisal No	Credit Event Type None
DTI 18.477	Transferred Appraisal No	Mortgage Lates No
Purchase Price \$ 340,000	Declining Market No	Escrow Waiver No 1
Property Value \$ 340,000	Loan Term 30 Year	Lender Fee Buyout No 2
LTV 88.235	Amortization Fixed	Pricing Term 30 Day 3
Loan Amount \$ 300,000	Interest Only No	
CLTV 88.264		
Subordinate Financing \$ 96		

4

[GET PRICING](#)

Pricing Results

Rate	30 Day Price	Rebate/Discount	P&I
Prime Connect 30 Year Fixed - Non Del			
6.999	96.500	\$10,500	\$1,995
7.125	97.000	\$9,000	\$2,021
7.250	97.375	\$7,875	\$2,046
7.375	97.750	\$6,750	\$2,072
7.500	98.125	\$5,625	\$2,097
7.625	98.500	\$4,500	\$2,123
7.750	98.875	\$3,375	\$2,149
7.875	99.250	\$2,250	\$2,175
7.999	99.500	\$1,500	\$2,201
8.125	99.750	\$750	\$2,227
8.250	100.000	\$0	\$2,253
8.375	100.250	\$(750)	\$2,280
8.500	100.500	\$(1,500)	\$2,306
8.625	100.750	\$(2,250)	\$2,333
8.750	101.000	\$(3,000)	\$2,360
8.875	101.250	\$(3,750)	\$2,386
8.999	101.500	\$(4,500)	\$2,413

Pricing Snapshot

Program Name:	Prime Connect 30 Year Fixed - Non Del	
Comp Source:	Borrower Paid	
Pricing Period:	30 Day	
Impounds:	No	
P&I:	\$2,253	

	Rate	Price
Base	8.250	102.250

Adjustments	Rate	Price
Prime / Flex FICO/LTV (Full/Express Doc) LLPA		-2.250

	Rate	Price
Final	8.250	100.000

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.

[REQUEST LOCK](#) **5**

Exception Locks

Loans with exceptions must be locked manually. Manual Locks can be requested by emailing: ratelock@clearedgelending.com. Contact your Account Executive for more information.

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



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.

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



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

Document	File name	Added	Size	Description	Download
Lock Confirmation Document	Lock Confirmation Document	2024-09-17 08:47:02 PDT	450Kb		
LON Submission Form	loan_submission.pdf	2024-09-17 08:39:27 PDT	101Kb		

Request: Request Lock Extension/Re-Lock

The Lock Extension/Re-Lock Section allows you to request Lock Extensions and Re-Locks.

To Request Lock Extension/Re-Lock:

1. Select the checkbox next to **Extend Lock** or **Re-Lock**.
2. Make selection from corresponding drop down menu.
3. Provide any additional information to our team, in the comments section.
4. Click **Submit Request** and **OK**. This will notify our team of your request.

Note:

- You will receive a revised Lock Confirmation, once your request has been processed.
- We currently only offer 1 option in drop down menu for re-locking a loan.

Loan Summary Documents Lock **Requests**

Request Lock Extension/Re-Lock

Extend Lock: -- Select --

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

Comments:

Comments

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

Submit Request



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

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.

Request: Change Of Circumstance

The Change of Circumstance Section allows you to request a COC anytime during the loan process.

To Request a Change of Circumstance:

1. **Select the checkbox** next to the field requiring the COC, this will make field editable.
2. **Enter** data.
3. Provide any additional information to our team, in the comments section.
4. Click **Submit Request** and **OK**. This will notify our team of COC request and details.

Note:

- Multiple requests can be made at the same time in the COC screen.
- You may utilize this form as many times as required during the loan process.
- If the field regarding COC is not available, enter a detailed description of request in the Comments section.

The screenshot shows a web form titled "Request Change of Circumstance". It contains several input fields, each with a checkbox to its left. The fields are: Loan Amount, Property Value, Appraised Value, Occupancy Type (dropdown), Property Type (dropdown), Escrow/Impounds (dropdown), Remove Borrower(s) (text input), and Note Rate. Below these is an "Add Fees" section with "Fee Name" and "Fee Amount" fields. At the bottom is a large "Comments" text area. A "Submit Request" button is located at the bottom center. An orange arrow points to a small "+" icon next to the "Add Fees" section, and another orange arrow points to the "Comments" text area.

The + button allows you to add additional Fees.

Don't be shy! The more details you provide in the comments section, the more efficiently our team can process your request!

