



Non-Delegated Portal Guide



Non-Delegated Portal Guide | Version 7.0 | Copyright ©2026

ClearEdge Lending LLC NMLS ID 1924815. <http://www.nmlsconsumeraccess.org>. The information contained within this guide is intended for industry professionals and is not intended for use by consumers.
All rights reserved. Equal Housing Lender.

TABLE OF CONTENTS

I. INTRODUCTION

A. Welcome to The Portal	5
B. Accessing the Portal	5
C. First Time Users.....	6-7
D. New User and Branch Requests	8
E. Forgot Username or Password?	9
F. My Pipeline Overview	10-11

II. LOAN PROCESS

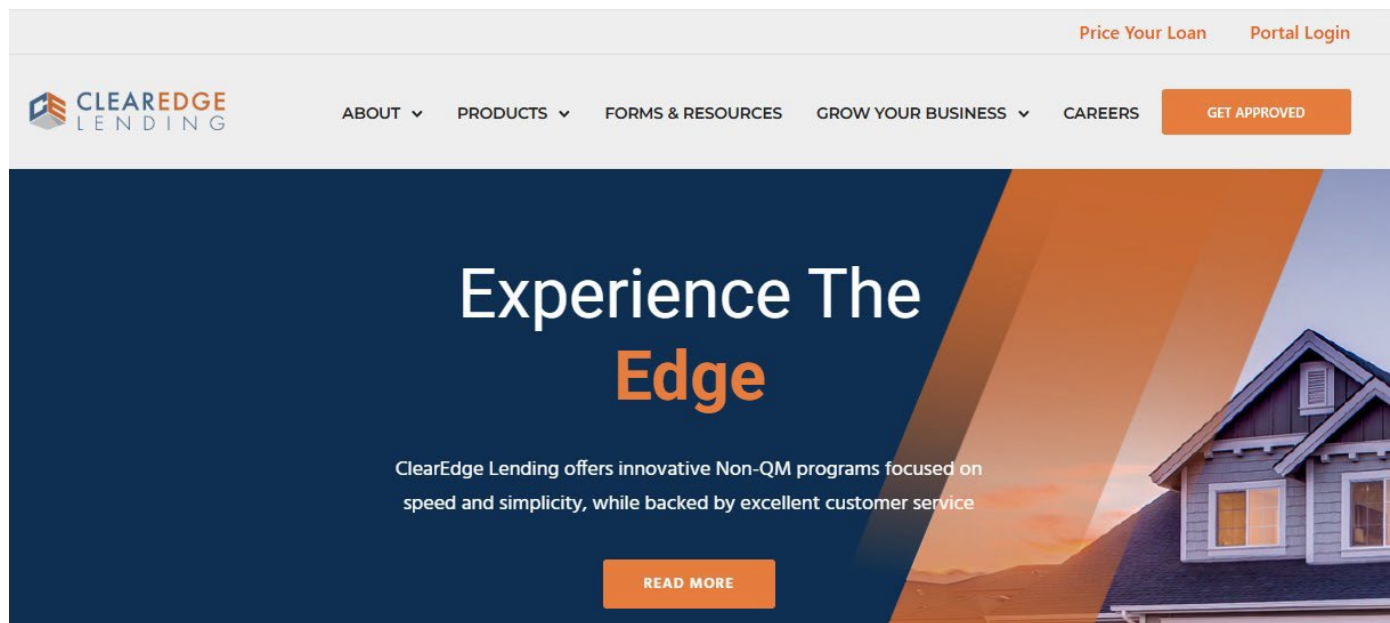
A.1 Pre-Submissions	13
i. Create a Pre-Submission Loan	13
ii. Pre-Submission in Progress.....	14
iii. Pre-Submission Complete.....	14
iv. Converting a Pre-Submission to a Full Submission	14
A.2 Start A New Loan	15
i. The 1003 Editor	15-28
ii. Create Loan.....	29
B. Preparing The Loan For Submission	30
i. Edit 1003.....	30
ii. Select Program	30-33
iii. Submission Package	34
iv. Submit Loan	35
C. Things To Do After Submission.....	36
i. Edit/Exit Loan.....	36
ii. Timeline	37
iii. Loan Summary	38
iv. Documents	39
v. Document Upload	39
vi. Conditions.....	40-42
vii. Lock	43-44
viii. Scenario Mode.....	45-46
ix. Requests: Lock Extension/Re-Lock.....	47
x. Requests: Change of Circumstance	48

I. INTRODUCTION

I-A

Welcome to the Portal

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



I-B

Accessing the Portal

[CLICK HERE](#) to access the 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:

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, the user 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 this step has been completed, click Save and Continue.



Configure Challenge Questions

For security purposes you are asked to configure three challenge questions.

These questions will be used for additional authentication when you access this website from an unrecognized device.

Please select three challenge questions and provide your answers in the space provided below.

Challenge Question #1	What was the first concert you attended?	☐
Answer #1	Hootie and the Blowfish	
Challenge Question #2	What is your favorite book?	☐
Answer #2	Cat In The Hat	
Challenge Question #3	What was the name of your first pet?	☐
Answer #3	Bark Twain	
Save		

For security purposes, users are provided a randomly generated password. We strongly recommend that users reset the 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 a user interface for account management. At the top right, it says "Welcome Test ND - Logout". Below this, the user's information is displayed: "My AE: Belinda Austin", a phone icon with "760-550-0794", and an email icon with "baustin@clearedgelending.com". There is a "Portal Questions?" link. A navigation bar contains icons for "My Pipeline", "Clear Pricer", "Forms & Resources", "Matrices", "Turn Times", and "My Account", which is highlighted with a red box. Below the navigation bar, there is a "Save" button. The main form area shows "Account Username testndlo". Two orange arrows point to the "Reset Account Password" and "Enter Password Again" input fields.

Welcome Test ND - Logout

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

Portal Questions?

My Pipeline Clear Pricer Forms & Resources Matrices Turn Times My Account

Save

Account Username testndlo

Reset Account Password

Enter Password Again

Please note the following password requirements:

- At least 8 characters and NO spaces
- Include at least one of each:
 - Upper case letter [A-Z]
 - Lower case letter [a-z]
 - First character of the password must include a letter or number only (no special character)
 - Eligible special characters: @ \$ % ; : . , ? = _ * ~ ^ + - # ! |

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: Users with Secondary permissions have access to all branch loans within a pipeline. They also see complete pricing details, the Lock Confirmation in the Document screen, Scenario Mode, 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** access complete pricing details or features unless they are also assigned Secondary permissions.

Processor Credentials

First and Last Name

Email

Phone #

Branch Location

Note: Processors have access to all branch loans within a pipeline. They **cannot** access complete pricing details or features unless they are also assigned Secondary permissions.

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

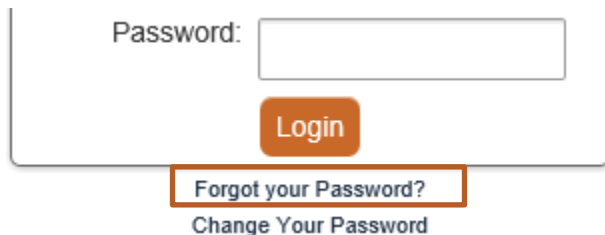
Our commitment is to complete and respond to all requests in 2 hours or less, during normal business hours. (8am-5pm, Pacific)

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.

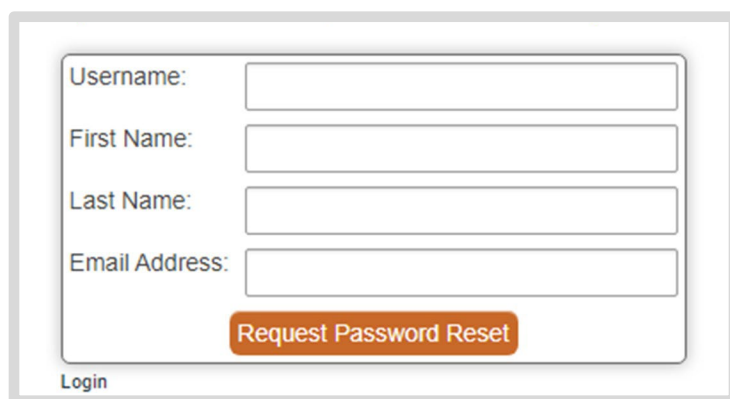


A screenshot of a login form. It has a 'Password:' label followed by a text input field. Below the input field is an orange 'Login' button. Below the button are two links: 'Forgot your Password?' and 'Change Your Password'. The 'Forgot your Password?' link is highlighted with a red rectangular box.

2. Complete as much of the information as possible: **Username, First Name, Last Name, Email Address** and then click **Request Password Reset**.

User will then be navigated to the Password Reset screen.

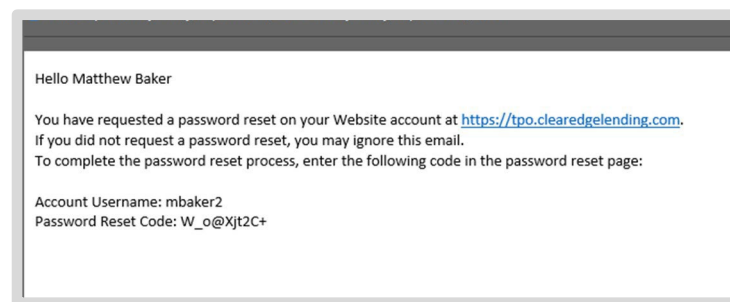
WARNING: Keep this screen open.



A screenshot of a form titled 'Request Password Reset'. It contains four input fields labeled 'Username:', 'First Name:', 'Last Name:', and 'Email Address:'. Below these fields is an orange 'Request Password Reset' button. The entire form is enclosed in a light gray border. Below the form, the word 'Login' is visible.

3. Once the account is located, an email will be sent to the user with further instructions, which includes the **Username** and **Password Reset Code**.

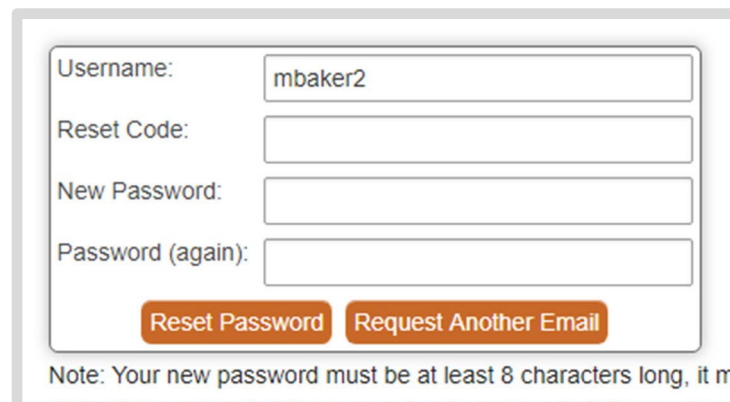
NOTE: If the email is not received, contact: brokermanagement@clearedgelending.com



A screenshot of an email. The header says 'Hello Matthew Baker'. The body text reads: '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:'. Below this, it lists 'Account Username: mbaker2' and 'Password Reset Code: W_o@Xjt2C+'.

4. Navigate back to the reset screen. Enter the **Username** and **Password Reset Code** (in email).

Enter the **New Password** and **Password** (again) and click **Reset Password**.



A screenshot of a 'Reset Password' form. It contains four input fields: 'Username:' (with 'mbaker2' entered), 'Reset Code:', 'New Password:', and 'Password (again:'. Below these fields are two orange buttons: 'Reset Password' and 'Request Another Email'. At the bottom, a note states: 'Note: Your new password must be at least 8 characters long, it m'.

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



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

Welcome Test ND - Logout

Portal Questions?

2 My Pipeline Marketing Forms & Resources Matrices 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
My Account:	User account information with ability to reset password

Note: Users with **Secondary** permissions also may 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
New:	MISMO 3.4 XML file uploaded lonely, no loan # assigned
Loan Open:	Submission Review, TPO Registered (Pre-Submission Loans)
Initial Disclosures:	N/A (Wholesale Use Only)
UW Status:	UW Submission Incomplete, Submitted to UW, In Underwriting, Suspended, Counteroffer Pending, Approved, Condition Review
Clear to Close:	Clear to Close
In Closing:	Docs Back, Purchase Conditions, Purchase Conditions Received, Clear to Purchase
Funded:	Purchased

The above are general loan status categories. The specific loan statuses will be discussed in greater detail later in the guide.

5

Search:

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			

6
7
8

Click the pipeline column headers to sort information in ascending or descending order

- 5 Search for an individual loan using any parameter displayed in the pipeline view
- 6 Edit file
- 7 Loan Summary with various contacts and important dates
- 8 Alerts (see below for more information)

Alerts

An alert is a message that requires attention. Some alerts are informational and will clear once key data in the loan is updated. Other alerts will require users to perform an action. The following is a list of the alerts a user 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.

My Pipeline

Step One

From the My Pipeline Screen, click
Start A New Loan

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 of Pre-Submission

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

Step Four

Enter mandatory fields (red asterisks)

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

Step Five

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

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

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

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

Package Documents	Status
☐ Upload 12 or 24 Months Personal or Business Bank Statements to be used as income	Required
☐ 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

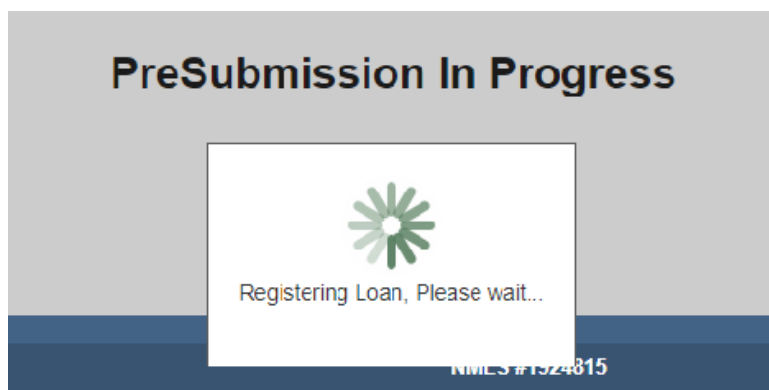
Upload

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. Locate 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:

Manage Borrowers

Loan & Property

Borrower Information

Assets & Liabilities

Real Estate

Declarations

Demographic Information

Originator Information

Lender Loan Information

My Pipeline

Start a New Loan



Please upload a MISMO 3.4/XML 1003 file.

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

Browse Drag & Drop Files

Step One

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

Closed End Seconds

When submitting a Closed End Second, ensure 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**.

Borrowers: Ken Customer Add Delete Save Validate Download Upload

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

Next >>



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



Indicates that there are fields within a 1003 section that are missing or contain erroneous data.

Delete

Delete loan file in the event of an accidental MISMO 3.4 XML upload.

Save

Save progress made during the 1003 data review.

Validate

Click to remove outstanding validation errors once data is corrected.



Download MISMO 3.4 XML to refresh your LOS data with portal data.



Upload a revised MISMO 3.4 XML into file from your Loan Origination System (LOS). (See below)



Feel free to complete the editing of the 1003 data in the comfort and convenience of your LOS (Point, Encompass, Byte, etc.). Once data is updated in your LOS, export a new MISMO 3.4 XML file. Use the upload button to refresh the loan 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:

Ken Customer

Add

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 loan. Please ensure that each borrower on subject loan transaction is visible within 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** button to navigate to the borrower's 1003 Editor

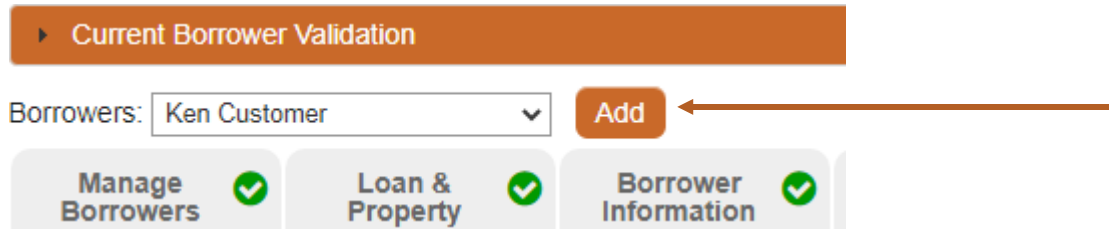


Be sure to **Save** updates made to **Manage Borrowers** screen before continuing.

Adding a 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 the users LOS **and then** exporting and reuploading a new MISMO 3.4 XML file. (See page 14)



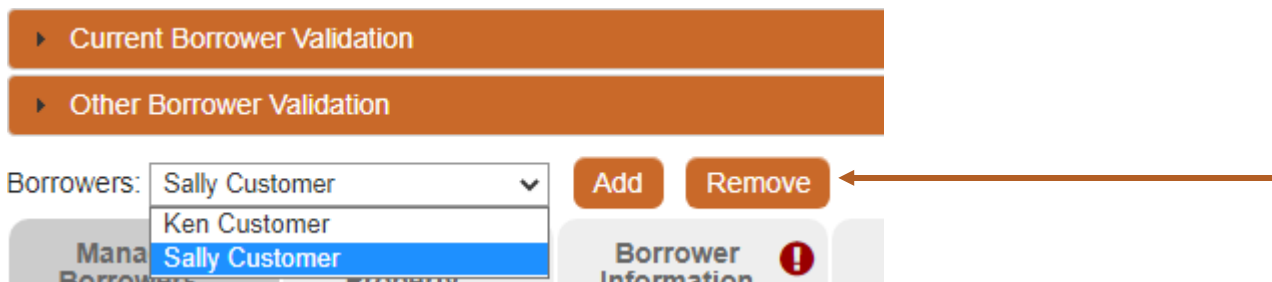
Current Borrower Validation

Borrowers: Ken Customer **Add**

Manage Borrowers ✓ Loan & Property ✓ Borrower Information ✓

Removing a Borrower

To remove a borrower after an application is uploaded, select the borrower to be deleted from the menu and click the **Remove** button.



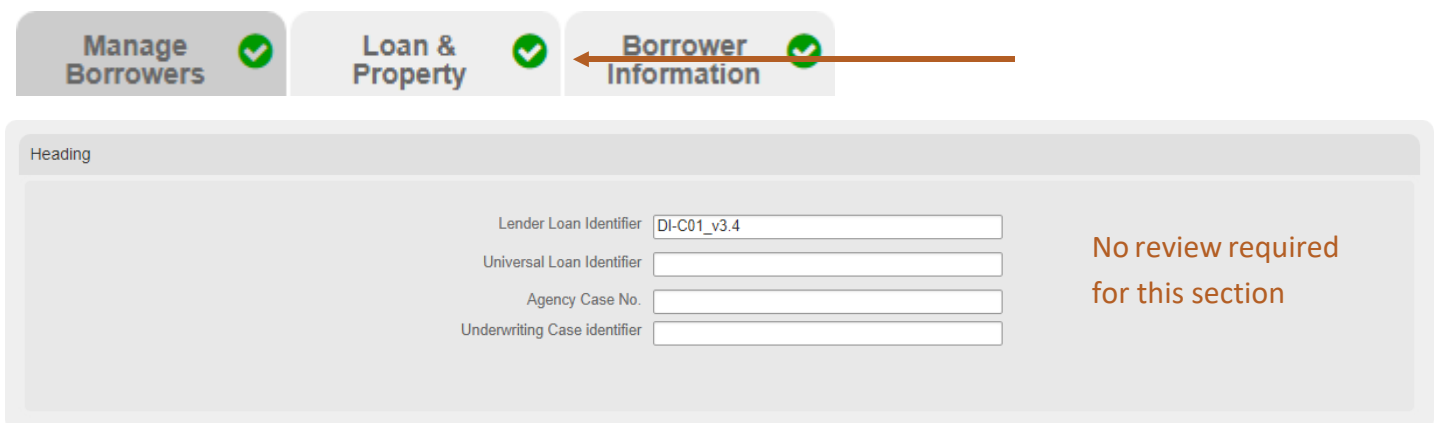
Current Borrower Validation

Other Borrower Validation

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

Manage Borrowers Ken Customer Sally Customer Borrower Information !

1003 Editor: Loan & Property



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

Heading

Lender Loan Identifier DI-C01_v3.4

Universal Loan Identifier

Agency Case No.

Underwriting Case identifier

No review required for this section

Loan & Property Information

This section correlates to 1003 Section 4a: Loan and Property Information.

Loan and Property Information

Loan Purpose * ☒ Purchase ☐ Refinance

Street 10855 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

Mixed-Use Property ☒ NO ☐ Yes

Property Built Type ☐ Manufactured ☐ Other ☒ Site Built

Either value may be entered

Not Applicable

Always select Site Built

Other New Mortgage Loans

This section correlates to 1003 Section 4b: Other New Mortgage Loans.

Other New Mortgage Loans on the Property You Are Buying or Refinancing +

Creditor Name Wells Fargo

Lien Type ☐ First Lien ☐ Other ☒ Second Lien

Monthly Payment 80

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

Domestic Partnership 

State

California 

Age of Dependents

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

Age of Dependents +

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

Dependents (Age) 5

Dependents (Age) 7

Aliases or Alternate Names

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

Aliases or Alternate Names +

Optional Section

Alternate Names (First)

Alternate Names (Middle)

Alternate Names (Last)

Alternate Names (Suffix)

Military Service

This section correlates to 1003 **Section 7: Military Service**.

Military Service

Military Service ☐ NO ☒ Yes

Duty status of current or former military personnel? ☒ Active Duty ☐ Reserve National Guard Never Activated ☐ Veteran

Spousal VA Benefits Eligibility Indicator ☒ NO ☐ Yes

Projected expiration date of service/tour 09/08/2025

Optional Section as we do not offer VA loans

Addresses

This section correlates to 1003 **Section 1a: Personal Information**. A 2 year housing history is required.

Addresses +

Address Type * ☒ Current ☐ Prior

Street * 10055 Birch St

Unit #

City * Burbank

State * California

Zip * 915021234

Country

Time at Current Address * Years 3 Months 7

Address Residency Type ☐ Living Rent Free ☐ Own ☒ Rent

Rent (\$ ____ month) 3500.00

Use Current Address as Mailing Address ☐ Yes

Mailing Address

Street

Unit #

City

State -- Select --

Zip

Country

Select Yes if Current Address is same as Mailing Address, otherwise complete the Mailing Address section

Current Employment/Self-Employment and Income

These sections correlate to:

- 1003 Section 1b: Current/Employment/ Self-Employment and Income
- 1003 Section 1c: Additional Employment/Self-Employment and Income

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 when less than 2 years is captured in the Current Employment section

Borrower Information Tab: Income from Other Sources

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

Income from Other Sources

Income Source

Dividends Interest

Income Type Other Description

Monthly Income

1000.00

Income Source

Automobile Allowance

Income Type Other Description

Monthly Income

100.00

Income Source

Notes Receivable Installment

Income Type Other Description

Monthly Income

250.00

Income Source

Trust

Income Type Other Description

Monthly Income

1000.00

1003 Editor: Assets & Liabilities

Manage Borrowers

Loan & Property

Borrower Information

Assets & Liabilities

Real Estate

Assets

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

Account Type	Financial Institution	Account Number	Cash or Market Value	Shared with Borrower
Checking Account	Bank of Noosh	123456	12000.00	☒ Sally Customer ☐ Bobby Client
Certificate Of Deposit Time Deposit	Bank of Noosh	1234567	100000.00	☒ Sally Customer ☐ Bobby Client
Trust Account	Fidelity Investments	6465456	50000.00	☒ Sally Customer ☐ Bobby Client
Mutual Fund	UBS	55555	120000.00	☒ Sally Customer ☐ Bobby Client

Select if asset is shared with another borrower

Other Assets You Have and Loan Credits

These sections correlate to 1003 Section 2b: Other Assets and Credits You Have.

Other Assets You Have

Asset or Credit Type *

Pending Net Sale Proceeds From Real E:

Cash or Market Value

150000

Loan Credits

Purchase Credit Type

Earnest Money

Purchase Credit Source

Borrower Paid Outside Closing

Other Source Description

-- Select --

Other Description

☐ Borrower Paid Fees ☐ Lot Equity

Cash or Market Value(Purchase)

1000

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. An arrow points to this checkbox with the text: "Select if liability is shared with another borrower".
- Account Type:** Revolving (dropdown menu).
- Company Name:** HEMLOCKS.
- Account Number:** 98E543184026.
- Unpaid Balance:** 437.00.
- To be paid off at or before closing:** ☒ NO ☐ Yes. An arrow points to these radio buttons with the text: "Confirm accuracy as may impact cash to close".
- Monthly Payment:** 44.00.
- Months Left to Pay:** 10.
- Omit from liabilities calculation:** ☒ NO ☐ Yes. An arrow points to these radio buttons with the text: "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 menu).
- Monthly Payment:** 500.

Borrower Current Housing Expenses

This section flows to the **Present Housing Expense** section of the Investors Loan Origination System.

The screenshot shows the 'Borrower Current Housing Expenses' form with three sections, each containing a dropdown menu for 'Housing Expense Type' and a text field for 'Monthly Housing Expense Payment Amount':

- Section 1:** Housing Expense Type: First Mortgage Principal And Interest; Monthly Housing Expense Payment Amount: 1500.
- Section 2:** Housing Expense Type: Homeowners Insurance; Monthly Housing Expense Payment Amount: 60.
- Section 3:** Housing Expense Type: Real Estate Tax; 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

999 Investment Way

Unit #

City

Vancouver

State

Washington

Zip

98864

Country

US

Address Location

☒ US Address ☐ Foreign Address

Property Value(Estimated Value)

300000.00

Property Value(Valuation)

Status: (Sold, Pending Sale, or Retained)

☐ Pending Sale

☒ Retain

☐ Sold

Project Legal Structure (if applicable)

-- Select --

Intended Occupancy

Investment

Monthly Insurance, Taxes, Association Dues, etc.

250.00

Monthly Rental Income

1500.00

Net Monthly Rental Income

875.00

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

Wells Fargo

Account Number

123456789

Liability Type

☐ HELOC ☒ Mortgage Loan

Monthly Mortgage Payment

1500

Unpaid Balance

200000

Type

☐ FHA ☒ Non-FHA

To Be Paid Off At Closing

☒ NO ☐ Yes

Credit Limit

Omit from liabilities calculation

☒ NO ☐ Yes

Will be re-subordinated to the subject loan after closing

☒ NO ☐ Yes

← Confirm accuracy as may impact cash to close



Mortgages: If credit was pulled within the users 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 the 1st Lien Loan Amount and CLTV to display properly in the Pricing Screen.

1003 Editor: Declarations

Loan &
Property



Borrower
Information



Assets &
Liabilities



Real Estate



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

Chapter 7

Acknowledgements and Agreements

These questions will only appear if question above = Yes

This question will only appear if Purchase transaction

Type of Bankruptcy is required if Declaration M = Yes

1003 Editor: Demographic Information

Assets & Liabilities

Real Estate

Declarations

Demographic Information

Originator 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 completed in the portal and the 1003 included in submission for HMDA reporting purposes.

1003 Editor: Originator Information

This section correlates to 1003 Section 9: Loan Originator Information.

Real Estate

Declarations

Demographic Information

Originator Information

Lender Loan Information

Note: The **Application Interview Date** must be dated within 24 hours of the submission date.

1003 Editor: Lender Loan Information

Real Estate

Declarations

Demographic Information

Originator Information

Lender Loan Information

Mortgage Loan Information

This section correlates to 1003 Lender Loan Information Section L3: Mortgage Loan Information

Mortgage Loan Information

Mortgage Type Applied For *
Note Rate *
Loan Term *
Mortgage Lien Type *
Amortization Type *
Balloon *
Interest Only *
Negative Amortization *
Prepayment Penalty *
Temporary Interest Rate Buydown *

Conventional

4.250

360

☒ First Lien ☐ Second Lien

Fixed

☒ NO ☐ Yes

☒ NO ☐ Yes

☒ NO ☐ Yes

☒ NO ☐ Yes

☒ NO ☐ Yes

HMDA Rate Spread
HMDA HOEPA Status
Community Lending Product
Community Seconds Repayment Structure
Estimated Closing Date *

-- Select --

-- Select --

-- Select --

09/01/2021

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 1003 Lender Loan Information Section L1: Property and Loan Information

Property and Loan Information

The property is in a community property state
Construction-Conversion/Construction-to-Permanent *
Conversion of Contract for Deed or Land Contract
Renovation

☐ NO ☒ Yes

☒ NO ☐ Yes

☐ NO ☐ Yes

☐ NO ☐ Yes

Construction/Improvements Costs
Lot Acquired Date
Original Cost

Must Be Blank

Mortgage loan will finance energy-related improvements
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 *
Property attachment type
Planned unit development
Property in project

☐ NO ☐ Yes

☒ NO ☐ Yes

☒ Attached ☐ Detached

☒ NO ☐ Yes

☒ NO ☐ Yes

FHA Lender Identifier
FHA Sponsor Identifier
Built Year
Energy Improvement Amount
Summary Amount Type Code

1965

Not Applicable

Estate Will be Held in *
Leasehold Expiration Date
Which Native American land may be owned?
Other description for owned land?

☒ Fee Simple ☐ Leasehold

-- Select --

-- Select --

Title Information

This section correlates to 1003 Lender Loan Information Section L2: Title Information

Title Information

Title to the Property Will be Held in What Name(s)
☒ Proposed ☐ Current

Title Holder Name
Kenneth N Customer

Manner in Which Title Will be Held
Individual

Housing Expenses

Proposed Housing Expenses flows to 1003 Lender Loan Information Section L3: Mortgage Loan Information

Housing Expenses

Housing Expense Type *
First Mortgage Principal And Interest

Housing Expense Payment Amount *
1475.82

Housing Expense Payment Indicator
☐ Present ☒ Proposed

Qualifying the Borrower Minimum Required Funds or Cash Back

This section correlates to 1003 Lender Loan Information Section L4: Qualifying the Borrower

Qualifying the Borrower Minimum Required Funds or Cash Back

A. Sales Contract Price
340000.00

B. Improvements, Renovations, and Repairs

C. Land Cost (if acquired separately)

C. Land Appraised Cost Amount

D. For Refinances: Balance of Mortgage Loans on the Property to be paid off in the Transaction

E. Credit Cards and Other Debts Paid Off

Estimated Prepays

F. Borrower Closing Costs
8750.00

G. Discount Points

I. Loan Amount Excluding Financed Mortgage Insurance *
300000.00

UFMIP / VAFF / USDA Guaranty

Financed Mortgage Insurance Amount

Lender Credit
1000.00

Seller Offered Below Market Subordinate Financing
☐ NO ☐ Yes

For Refinance, Amount of MIP that will be refunded to the borrower.

J. Other New Mortgage Loans on the Property

L. Seller Credits
4750.00

Cash To the Borrower

Cash From the Borrower
28800.00

Homeownership Education and Housing Counseling

No updates are required in this section.

Homeownership Education and Housing Counseling

Homebuyer Education Type
-- Select --

Homebuyer Education Completion Indicator
-- Select --

Create Loan

The role assignments in this screen is depending upon the user type submitting the loan.

If individual submitting the loan is a Loan Officer:

- User will be automatically assigned as the Loan Officer
- Select the appropriate Processor (if applicable)

If individual submitting the loan is a Processor:

- User 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:

- User 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: Test ND LO
Loan Type: Conventional	Processor: * Test ND LO
Channel: * CorrNonDel	
Estimated Closing Date: * 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, the user will be directed to a set of pages that will assist 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. User may navigate back to this page any time prior to submission. Once this step is complete, proceed to the next step, by clicking **Select Program**.



Select Program

The **Select Program** page allows user to run and select the appropriate loan program and pricing for your loan.



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

These pricing tips will help generate the best loan program and rate options for the individual loan scenario.



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 Programs.
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.
7	Mixed Used: Properties with Business and Residential use. Restrictions may apply.
8	Rural: Restrictions may apply.
9	Hybrid Appraisal: Ask your Account Executive for details.
10	Transferred Appraisal: An AIR compliance appraisal previously assigned to a different lender.
11	Declining Market: Determined by Appraisal and will be updated after review.
12	Amortization: Narrow your search by choosing a Fixed or ARM.
13	Prepayment Penalty Type: Structures vary, ask your Account Executive for details.
14	Short Term Rental: Short Term Rental income is being used to qualify for subject property.
15	Credit Event: Bankruptcy, Foreclosure, Short Sale, Deed in Lieu etc. May impact qualification.
16	Mortgage Lates: If Yes, restrictions may apply depending upon seasoning months.
17	Lender Fee Buyout: When selected, builds the Lender Fee into pricing to reduce closing costs.

Secondary Permission:

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 LLPA's/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 users with Secondary permissions have 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			
Prime Connect Flex 30 Year Fixed - Non Del			

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

i Plus Connect 30 Year Fixed - Non Del **Ineligible**

i 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? The loan may be eligible for an **exception**. Requesting an exception does not guarantee approval. Contact your Account Executive with any questions regarding exceptions prior to submission.

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
ITIN Obsidian 30 Year Fixed - Non Del			Ineligible
Prime Opal 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 need for loan 3

REQUEST EXCEPTION 4

AE ASSISTANCE 5

Exception Request Process

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

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

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

Edit 1003

Select Program

Document Upload

Submit

Select Program

Program Selected

This step is complete.

Continue

Once 1 or 2 above has been completed, click **Continue** at the top of page to proceed to the **Document Upload** screen.

Submission Package

Click **Submission Package** 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: Submission Package

Document Type	Description	Required
☐ TPO Submission Unassigned	Initial Loan Estimate (LE)	Required
☐ TPO Submission Unassigned	1003	Required
☐ TPO Submission Unassigned	Credit Report	Required
☐ TPO Submission Unassigned	Purchase Contract	Required
☐ TPO Submission Unassigned	Misc/additional items required for Underwriting	Optional

Upload Instructions

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

Browse

Drag & Drop Files

Upload

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

Supported File Types: pdf, doc, docx, txt, tif, jpg, jpeg and jpe.
Max file size = 200MB

Flexible upload process:

To upload a single PDF with the file contents, select each **Required Document Type** and upload a single PDF with all file contents. Users may also upload individual PDFs to each **Required Document Type**.

Once the documents have been uploaded, click Continue.



Submission Documents

Below is a list of required documents for loan submission:

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

This step is complete. Continue

Submit Loan

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

Loan Submission

6

Channel: CorrNonDel

Borrower:

Address:

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

Borrower Type: * -- Select -- 1

Has the loan been reviewed with your Account Executive and/or granted an exception in advance? * -- Select -- 3

Credit Report Username: * 2

Credit Report Password: *

You have selected a Flex or Agency Loan. This information will only be used to **REISSUE** credit in ClearEdge Lending's Desktop Originator Results and will be permanently deleted upon Funding, Denial or Withdrawal of the Loan Application.

If you have selected a Flex or Agency Loan in error, then navigate back to the Select Program Page, reprice loan and select a different program.

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

4

Contract Processor

Processor Type: * -- Select -- 5

- 1 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 Yes or No to question (required)
- 4 Enter any loan details critical for initial review of the loan file.
- 5 Confirm **Processor Type**
- 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 need to receive Lock, Approval and Closing correspondence. This step is not mandatory. If a Name is entered for a contact, then an email address at a minimum is required.

Note: The selected **Loan Officer** and Processor are already part of the **Loan Contacts** and do not need to be added again under Contacts 1-4.

Loan Officer: Test ND LO

Processor: * Test ND LO

Contact 1

Name Larry Lock

Title Non Del Lock Desk

* Email lock@ndcseller.com

Phone Number

☒ Locks ☐ Approval ☐ Closing

Contact 2

Name Uma Underwriter

Title Non Del UW Dept

* Email uw@ndcseller.com

Phone Number

☐ Locks ☒ Approval ☐ Closing

Contact 3

Name Chloe Closer

Title Non Del Closing Dept

* Email closing@ndcseller.com

Phone Number

☐ Locks ☐ Approval ☒ Closing

Contact 4

Name Andrew Assistant

Title Non Del LOA

* Email loa@ndcseller.com

Phone Number

☒ Locks ☒ Approval ☒ Closing

Tip: Under Contacts 3 & 4 it is recommended to put under **Name** line Post Closing Contact and Authorized Purchase Advice Contact and include the group email address if applicable.



Once the loan is submitted, we will review the package for missing items. If the loan does not satisfy the minimum document requirements, a team member will reach out directly with additional information.

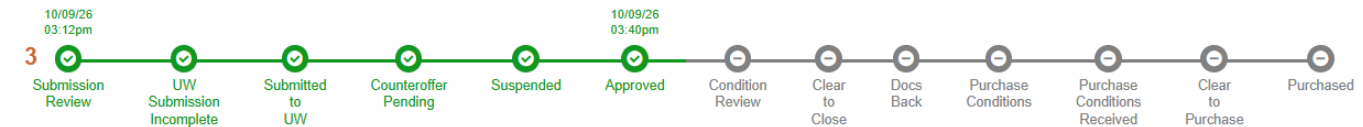
Once the loan has been submitted, the user will have access to additional portal features. For added convenience, the Loan, Account Manager and Timeline information will remain at the top.

Loan #: 261043111 - Non Delegated Sample

Loan Amount: \$480,000 Loan Purpose: Purchase
 Property Address: 789 New Home Way Carlsbad CA
 Loan Program: Investor Connect 30 Year Fixed - Non Del
 Docs Back Due Date (Lock Expiration Date): 11/09/26
 Send By This Date Or Extend Lock
 Submitted For Due Diligence Review:
 Due Diligence Conditions Sent To Seller:
 Due Diligence Review Cleared:
 Purchase Due Date:
 Delayed Purchase Fee Applies If Not Purchased By This Date

Account Manager

Name: Matthew Baker
 Email: mattb@clearedgelending.com
 Phone #: 619-869-2735



Loan Summary Documents Open Conditions Lock Scenario Mode Requests

- 1 Loan Information including important dates as it pertains to closing docs and loan purchase
- 2 Account Manager Information
- 3 Loan Timeline
- 4 Important screens for use during loan process (more detail will follow in guide)

Note: Lock and Scenario Mode are only visible to users with Secondary permissions.

Exit Loan

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

My Pipeline

Start a New Loan

Actions: All Loans (3), New (0), Loan Open (2), Initial Disclosures (0), UW Status (0), Clear to Close (0), In Closing (1), Funded (0)

Refresh

Search: []

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

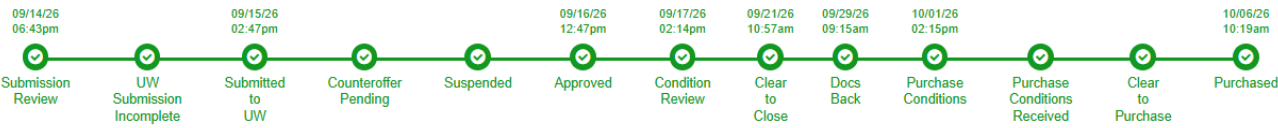
Edit Loan

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

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

Timeline

The Timeline allows the user to see the progression of the loan visually. Completed statuses will be displayed with a green checkmark along with corresponding date and timestamp. Some statuses may not apply and will be skipped in the timeline. For example, not all loans are Counteroffered, or Suspended before Approval.



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 users with details)

Submitted to UW The loan is currently in the queue for Underwriting.

Counteroffer Pending The Underwriter has released a counteroffer for review and approval.

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.

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.

Purchased ClearEdge has purchased the loan, wire has been sent and confirmed.

Loan Summary

The **Loan Summary** screen allows users to view basic loan information and important dates. The screen is the main landing page from within the loan.

Loan SummaryDocumentsDocument UploadRequests

The following information was last updated on 10/13/2026.
If you have any questions about the status of your loan, please contact your account executive.

Loan Summary

Loan Status: Submission Review

Loan Purpose: Purchase

Occupancy: Investor

Impound Acct: Not Waived

Doc Type: DSCR

Doc Type: FullDocumentation

Interest Only: N

Prepay Term: 5 Year PPP

PPP Type: Standard

Property Address: 789 New Home Way
Carlsbad, CA 92008

Property Type: Attached

Appraised Value: \$800,000.00

LTV: 60.00%

Monthly Payment: \$3,473.85

Qualifying FICO: 845

Lock Status: Not Locked

DSCR: 1.000%

Loan Contacts

Borrower: Non Delegated Sample

Home Phone: 818-222-2222

Email: sarahsamplefamily@gmail.com

Cell Phone: 818-444-1234

TPO Company TEST CEL TPO (MC-00000)

TPO Officer Test ND LO

Phone (000) 000-0000

Email systems@clearedgelending.com

TPO Processor Test ND Processor

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

Account Matthew Baker

Manager:

Email: mattb@clearedgelending.com

Underwriter: Britton Barmeyer

Phone: 562-822-4431

Contact 1

Name: Larry Lawson

Title: LOA

Email: llawson@email.com

Locks: ☐

Approval: ☒

Closing: ☐

Contact 2

Name: Sally Bright

Title: Secondary Assistant

Email: sbright@email.com

Locks: ☒

Approval: ☐

Closing: ☐

Contact 3

Name: Matt Barker

Title: Closing Manager

Email: mbarker@email.com

Locks: ☐

Approval: ☐

Closing: ☒

Contact 4

Name: Paul Peterson

Title: Post Closing Manager

Email: ppeterson@email.com

Locks: ☐

Approval: ☐

Closing: ☒

Application Dates

1003 Date: 07/21/26

Document Dates

Approval Date: 07/29/26

Approval Expiration: 10/20/26

Additional Notes to Underwriting

Update Additional Notes

TRID Dates

Intent To Proceed: 07/24/26

eSign Consent Date:

LE Sent: 07/21/26

LE Received: 07/24/26

Revised LE Sent:

Revised LE Received:

CD Sent:

CD Received:

Revised CD Sent:

Revised CD Received:

Closing Dates

Clear To Close Date: 08/21/26

Estimated Closing Date: 09/04/26

First Payment Date: 10/01/26

Closing Date: 08/26/26

Submitted For Due Diligence Review: 09/01/26

Due Diligence Review Cleared: 09/03/26

Funded Date: 09/04/26

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

38

Documents

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.

Note: The **Lock Confirmation Document** is only visible to users with Secondary permissions.

Loan SummaryDocumentsDocument UploadLockAppraisalRequests

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 **UW Submission Incomplete** status.

To upload and submit documents:

1. Click **TPO unassigned attachments**
2. **Browse** to 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.

Loan SummaryDocumentsDocument UploadLockAppraisalRequests

☒

Document Type

☐

TPO unassigned attachments

1

Use this to upload additional documents

Required

4

Submit Full Package

3

Browse

Drag & Drop Files

2

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, Open Conditions.

Open Conditions

The Open Conditions tab allows the management of outstanding conditions.

Browse Drag & Drop Files		Start Upload			
Miscellaneous Conditions		Prior to	Uploaded	Status	Status Date
☐	Escrow/Title - Title Commitment Title commitment to show ClearEdge Lending LLC ISAOA, ATIMA as mortgagee, correct final loan amount, cover a 12 month chain of title and documentation to evidence annual property tax amounts (estimated full value tax for new construction loans).	Documents		Added	04/14/25
☐	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
☐	Assets - Additional reserves required Reserves required in addition to liquid funds required for closing of	Documents		Added	04/14/25
☐	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
☐	Misc - Invoices for CD (Retail, Wholesale) Provide all fee invoices for CD (credit, appraisal etc)	Documents		Added	04/14/25
☐	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
☐	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
☐	Income - Tax Transcripts Tax transcripts required for . If 2024 W2 transcripts unavailable, provide 2024 year end paystubs.	Documents		Added	04/14/25
☐	Legal - eConsent Borrower(s) to complete eConsent to receive all lender disclosures and correspondence electronically.	Documents		Added	04/14/25
☐	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
☐	Application - Photo ID Legible copy of Photo ID for all borrowers.	Documents		Added	04/14/25
☐	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

Managing Conditions: Approved or Suspended Loans

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

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

Loan SummaryDocumentsOpen ConditionsLockAppraisalRequests

Underwriting Conditions

Submit Docs for Condition Review5

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.

34

BrowseDrag & Drop FilesStart Upload

Miscellaneous Conditions

Escrow/Title - Title Commitment1

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

Prior to	Uploaded	Status	Status Date
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

NON-DELEGATED BUSINESS PORTAL GUIDE 41

Managing Conditions: Docs Back

Once the loan is Clear to Close a new tab will appear labeled **Docs Back**. The Closed Loan Package must be uploaded prior to the Lock Expiration Date.

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, click **Submit Closing Docs**

Loan SummaryDocumentsDocs BackOpen ConditionsLockRequests

Underwriting Conditions

Submit Closing Docs 5 ← DO NOT FORGET TO CLICK THIS BUTTON

Open 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.

34

BrowseDrag & Drop Files

Start Upload

Conditions	Prior to	Uploaded	Status	Status Date
☒ Misc - Closed Loan Package (Non-Delegated) 1 Closed loan package to: Provide complete executed closing document package including proof of funds to close (if required) and VVOE (if required). Comments (optional) 2	Purchase		Added	06/17/26

Managing Conditions: Purchase Conditions

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

Loan SummaryDocumentsOpen ConditionsLockRequests

Underwriting Conditions

Submit Purchase Conditions 5 ← DO NOT FORGET TO CLICK THIS BUTTON

Open Conditions

If your current loan status is listed as **Purchase Conditions Received** and additional conditions are uploaded, please notify your Loan Account Manager once complete.
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.

34

BrowseDrag & Drop Files

Start Upload

Conditions	Prior to	Uploaded	Status	Status Date
☒ FUNDS TO CLOSE 1 FUNDS TO CLOSE - provide documentation of funds receipt/wire Comments (optional) 2	Purchase	09/14/26	Received	09/14/26

Lock

The loan may be locked after the loan is submitted, in the Lock screen. You may only edit the Lender Fee Buyout and Pricing Term fields. As a reminder, only users with Secondary permissions can access this tab.

To lock the loan:

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

Loan Summary

Documents

Document Upload

Lock

Scenario Mode

Requests

Lock Request

Lock Desk Hours: 8:00am PST - 4:30pm PST

Last Priced On: 2026-10-13 07:20:20

Program: Investor Connect 30 Year Fixed - Non Del

Rate: 7.125

Product Type *
Non-QM

Doc Type *
DSCR

Transaction Type *
Purchase

Occupancy *
Investment

Credit Score *
845

DSCR *
1.000

Purchase Price *
\$ 800,000

Property Value *
\$ 800,000

Loan Amount *
\$ 480,000

LTV *
60.000

\$ Subordinate Financing

CLTV *
60.000

Property Type *
SFR Attached

Units *
1

Mixed Use Property *
No

Rural *
No

Hybrid Appraisal *
No

Transferred Appraisal *
No

Declining Market *
No

Loan Term *
30 Year

Amortization *
Fixed

Interest Only *
No

Prepayment Penalty Term *
5 Year PPP

Prepayment Penalty Type *
Standard

Investor Experience *
Experienced Investor

Short Term Rental *
No

Citizenship *
US Citizen

ITIN Borrower *
No

Borrower Type *
Individual

First Time Homebuyer *
No

Self Employed *
No

Credit Event Type *
None

Mortgage Lates *
No

Escrow Waiver *
No Waiver

Lender Fee Buyout *
No 1

Pricing Term *
30 Day 2

GET PRICING

3

Pricing Results

Rate	30 Day Price	Rebate / Discount	P&I
Investor Connect 30 Year Fixed - Non Del			
6.750	97.325	\$12,840	\$3,113
6.875	98.325	\$8,040	\$3,153
6.999	99.325	\$3,240	\$3,193
7.125	100.325	\$(1,560)	\$3,233
7.250	101.200	\$(5,760)	\$3,274
7.375	101.950	\$(9,360)	\$3,315
7.499	102.450	\$(11,760)	\$3,355
7.625	102.950	\$(14,160)	\$3,397
7.750	103.000	\$(14,400)	\$3,438

Pricing Snapshot

Program Name: Investor Connect 30 Year Fixed - Non Del

Comp Source: Correspondent

Pricing Period: 30 Day

Impounds: Yes

P&I: \$3,233

	Rate	Price
Base	7.125	96.700

Adjustments	Rate	Price
IC FICO/LTV LLPA		1.250
IC DSCR 1.00 - 1.24 LLPA		0.250
IC Purchase LLPA		0.375
IC 5 Year PPP LLPA		1.000
IC Elite LLPA		0.500
Non-QM October Lock Special		0.250

	Rate	Price
Final	7.125	100.325

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

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 applicable Seller team members upon confirmation of final rate and pricing. A date and time stamp of the request can be found at the top of the Lock section.

Loan SummaryDocumentsOpen ConditionsLockAppraisalRequests

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.

Loan SummaryDocumentsOpen ConditionsLockAppraisalRequests

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

Users with **Secondary Permission** may download the Lock Confirmation (current and historical) anytime by visiting the Documents tab.

Loan SummaryDocumentsDocument UploadLockAppraisalRequests

Attached Loan Documents

Search:

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		

Scenario Mode

When considering **changes and impact** to potential loan updates, users with **Secondary** permissions may utilize **Scenario Mode**. This screen allows the user to temporarily change loan data and retrieve pricing results based on the original lock date (historical pricing).

Loan Summary

Documents

Docs Back

Open Conditions

Lock

Scenario Mode

Requests

Scenario Mode

Scenario Mode will allow you to temporarily change loan data and retrieve pricing results based on the original lock date.

Reset

Click to reset scenario to original lock parameters for additional reviews

Locked On: 2026-10-09

Program: Investor Connect 30 Year Fixed - Non Del

Rate: 7.125

Price: 101.450

Product Type * Non-QM	Property Type * SFR Attached	Citizenship * US Citizen
Doc Type * DSCR	Units * 1	ITIN Borrower * No
Transaction Type * Purchase	Mixed Use Property * No	Borrower Type * Individual
Occupancy * Investment	Rural * No	First Time Homebuyer * No
Credit Score * 845	Hybrid Appraisal No	Self Employed * No
DSCR * 1.000	Transferred Appraisal * No	Credit Event Type * None
Purchase Price * \$ 800,000	Declining Market * No	Mortgage Lates * No
Property Value * \$ 800,000	Loan Term * 30 Year	Escrow Waiver * No Waiver
Loan Amount * \$ 480,000	Amortization Fixed	Lender Fee Buyout * No
LTV * 60.000 %	Interest Only * No	Pricing Term * 30 Day
\$ Subordinate Financing	Prepayment Penalty Term * 5 Year PPP	
CLTV * 60.000 %	Prepayment Penalty Type * Standard	
	Investor Experience * Experienced Investor	
	Short Term Rental * No	

GET PRICING

Click **Get Pricing** to see eligible loan programs. User may **Email** the Account Executive to solicit additional aid or **Create PDF** for a copy of the results. Official updates to the loan must be requested via the **Request: Change of Circumstance** section.

[GET PRICING](#)

i If you would like to make these changes, please navigate to the "Requests" tab and submit a COC request.

Pricing Results

Rate	30 Day Price		Rebate / Discount	P&I
Investor Connect 30 Year Fixed - Non Del				
6.625	97.450		\$12,240	\$3,073
6.750	98.450		\$7,440	\$3,113
6.875	99.450		\$2,640	\$3,153
6.999	100.450		\$(2,160)	\$3,193
7.125	101.450		\$(6,960)	\$3,233
7.250	102.200		\$(10,560)	\$3,274
7.375	102.950		\$(14,160)	\$3,315
7.499	103.000		\$(14,400)	\$3,355
Investor Premier 30 Year Fixed - Non Del				
6.875	97.700	(expired)	\$11,040	\$3,153
6.999	98.700	(expired)	\$6,240	\$3,193
7.125	99.200	(expired)	\$3,840	\$3,233
7.250	99.575	(expired)	\$2,040	\$3,274
7.375	99.950	(expired)	\$240	\$3,315
7.499	100.450	(expired)	\$(2,160)	\$3,355
7.625	100.825	(expired)	\$(3,960)	\$3,397
7.750	101.075	(expired)	\$(5,160)	\$3,438

Pricing Snapshot

Program Name:	Investor Connect 30 Year Fixed - Non Del
Comp Source:	Correspondent
Pricing Period:	30 Day
Impounds:	Yes
P&I:	\$3,193

	Rate	Price
Base	6.999	96.325

Adjustments	Rate	Price
IC FICO/LTV LLPA		1.750
IC DSCR 1.00 - 1.24 LLPA		0.250
IC Purchase LLPA		0.375
IC 5 Year PPP LLPA		1.000
IC Elite LLPA		0.500
Non-QM October Lock Special		0.250

	Rate	Price
Final	6.999	100.450

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

 EMAIL

CREATE PDF

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. Enter the desired **Extension Date** (days and cost will display to right)
3. Provide any additional information to our team, in the comments section.
4. Click **Submit Request**. 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](#) [Open Conditions](#) [Lock](#) [Scenario Mode](#) [Requests](#)

Request Lock Extension/Re-Lock

☒ Extend Lock: Extension days: 5 Extension cost: 0.10 (\$458)

☐ Re-Lock for:

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 and will cease once Closing Docs are received.

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.
- User 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.

Request Change of Circumstance

☐ Loan Amount: ☐ Property Value: ☐ Appraised Value:

☐ Occupancy Type: -- Select -- ☐ Property Type: -- Select -- ☐ Escrow/Impounds: -- Select --

☐ Remove Borrower(s): ☐ Note Rate:

Add Fees:

☐ Fee Name: Fee Amount:

Other Changes / Borrower Requested Changes / Comments:

Comments

Submit Request

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!

