



CLEARPOINT FUNDING

The Point is Clear, we want your business!

YOUR ACCOUNT EXECUTIVE

Name: Phone: Email:

YOUR CUSTOMER SERVICE REPRESENTATIVE

Name: Phone: Email:

WHOLESALE MORTGAGE DIVISION: CONTACT US

Website: www.clearpointfunding.com
 Phone: 877.937.4887
 New Customers: brokerapproval@clearpointfunding.com
 Submission Team: submissions@clearpointfunding.com
 Closing Department (Non-TX): closer@clearpointfunding.com
 TX Closing Dept: txcloser@clearpointfunding.com
 Closing Coordinator: 877.937.4887 extension 7991
 Rate Lock: ratelock@clearpointfunding.com

MISCELLANEOUS INFORMATION

ClearPoint Funding Fees: *Please refer to Rate Sheet for details.*
FHA # : 2759600027
VA # : 5301570000
Rate Lock Hours of Operation: Monday-Thursday 6:30 EST, CST, MNT & 5:30PST. Friday 6:30 EST, 6:30 CST, 5:30 MNT & 4:30 PST. Contact Number: 508-471-1097. *Extensions need to be submitted within Lock Desk Hours for same day processing.*
Broker Support: brokersupport@clearpointfunding.com or Your AE
Underwriting Help Desk: UWhelp@clearpointfunding.com
FHA Case File Request: casefilerequest@clearpointfunding.com

For a COMPLETE User Guide to Working with Avista Solution

Log onto our website at www.clearpointfunding.com
 In the Forms Library under the Products tab, select "User Guide to Working with ClearPoint Funding". This document along with our FAQs will guide you through the complete process from **UPLOADING** your file for **DISCLOSURES, SUBMISSION, UNDERWRITING** through **CLOSING**.

CONDITIONS

Log into <https://els.clearpointfunding.com> and upload your conditions to be reviewed by our Underwriting Team.

CLOSING GUIDELINES

- Loans must be Clear to Close in order to submit a closing request.
- Closings must be scheduled 48 hours from when closing request is made; request after 3 p.m. to be considered as the next business day. Exceptions only considered on a case by case basis.
- Closing Email, excluding TX: closer@clearpointfunding.com
Texas Only: txcloser@clearpointfunding.com

HAZARD INSURANCE

ClearPoint Funding requires a copy of your borrower's Homeowner's Hazard Insurance policy with the loss payee clause:

Loss Payee:
ClearPoint Funding, Inc.
ISAOA/ATIMA
 4 Technology Drive, Suite 200
 Westborough MA 01581

PRICING AND PRODUCT GUIDELINES

- Call your Account Executive or view our products/forms on our website for information.
 → www.clearpointfunding.com/guidelines.aspx
- For Pricing visit our website @ www.clearpointfunding.com
- Rate lock extensions are available in your Avista file under Lock Extensions.
- Current response times for rate lock requests are as follows:
 - New Lock Request: 1 hour
 - Lock Extensions: Same day when submitted within Lock Desk hours.

TITLE COMMITMENT GUIDELINES

- Property address must be on the title commitment
- Borrower's names must be consistent with the loan documents
- Title insurer must be authorized (licensed if necessary by state law) to transact business in the state where property is located
- Title commitment can not be more than 60 days old when closing documents are drawn
- CPL** with Loss Payee: ClearPoint Funding, Inc. ISAOA/ATIMA, 4 Technology Drive, Suite 200, Westborough MA 01581
- Title policy must insure ClearPoint Funding in first position
- Insured amount must be equal to or greater than loan amount
- Title endorsement must be ordered with a preliminary title commitment
- Wiring instructions are required to approve attorney prior to closing

APPRAISAL REQUIREMENTS

- Appraisals must be ordered through the appraisal management company affiliated with ClearPoint Funding
- Appraisals can be ordered in Avista under Quick Links OR by visiting: <http://clearpoint.inhouseusa.com/tandem/>
- NOTE:** For FHA transferred appraisals, it is acceptable for the initial lender's name to be reflected on the appraisal; however, a transfer letter will be required (i.e. it is not required for the lender reflected on the original appraisal to be changed into our name).
IMPORTANT: A ClearPoint Funding DE Underwriter will review the original appraisal as provided from the initial lender to determine if it is acceptable collateral as required by HUD. A Conditional Commitment issued by the first lender's DE Underwriter is not transferable and may not be utilized or considered by ClearPoint Funding.