



# Non-Delegated Correspondent Loan Submission Checklist Bank Statement

## Correspondent Lender Contact Information

Lender Name:	Lender Contact Phone:
Lender Contact:	Lender Contact Email:
Lender Contact:	Lender Contact Email:

## Borrower & Loan Information

Correspondent Loan No:	Bayview Loan No:
Borrower:	Co-Borrower Name:
Borrower FICO Score:	Co -Borrower FICO Score:
Subject Property Address:	City, State, Zip Code:
Sales Price:	Loan Amount:
Appraised Value:	LTV:
Loan Program:	Property Type:
Loan Purpose:	Occupancy:
Amortization: Fixed Rate	QM Designation:
	Loan Term:
Personal Bank Statements:	Business Bank Statements:

Comments / Notes  
to Underwriting

## Required Documents - Full Submission

Documents show below are required for preliminary underwriting review. Additional documentation will be required for final loan approval. Refer to [lakeviewcorrespondent.com](http://lakeviewcorrespondent.com) for Product Matrix and all published Non-Delegated Forms

<b>Asset Verification</b>	Bank Statement(s); Retirement Account(s); Stocks/Bonds/Mutual Funds; Cash Value Life Insurance/Annuities; Business Funds; 1031 Exchange
<b>Credit Report</b>	Must be less than 90 days old.
<b>Flood Certificate</b>	
<b>Initial 1003 - URLA</b>	Signed by Borrower and LO and must include: Borrower Name(s); SSN(s); Property Address; Value; Income; Loan Amount; Demographic Information
<b>Intent to Proceed</b>	
<b>Loan Estimate</b>	Dated within 3 business days of application
<b>Mortgage Statement</b>	Refinance transactions, subject property
<b>Net Tangible Benefit</b>	Required for all loans. The following States require State Specific NTB Disclosure returned signed by the borrower: CO, ME, MD, RI
<b>Purchase Contract</b>	Purchase transactions only; for CA also provide Escrow Instructions

## Income (credit qualifying products)

12 - 24 months Bank Statements	Income Calculation Worksheet
CPA/Accountant/Tax Preparer Letter	Pension (spouse): 1099s
Current Operating Agreement	Wage Earner (spouse): Paystub and W2s
Evidence Business is active	Social Security / VA (spouse): Copy of Award Letter(s)

## Additional Documents Recommended at Submission

Appraisal(s); based on loan amount	Photo ID for each Borrower
Condo Questionnaire; if applicable	PITIA for REO owned
Copy of 2nd lien/HELOC Note for subject property; if applicable	Power of Attorney
Hazard Insurance, subject property	Revocable Trust Documentation
Letter(s) of Explanation, if applicable	Title Commitment / Preliminary Title Report with 24 month Chain

Fees are non-cumulative and subject to change. Full Underwriting Analysis and Loan Decision completed by Community Loan Servicing, LLC. Community Loan Servicing, LLC must issue "Clear to Close" prior to the Correspondent closing the loan. Community Loan Servicing, LLC does not provide closing services and is NOT responsible for compliance review or CD review prior to the Correspondent closing the loan.entity