



Non-Agency Closed Loan Delivery Checklist Bank Statement

Seller Contact Information

Seller Name Seller Contact Phone

Seller Contact Name Seller Contact Email

Borrower / Loan Information

Seller Loan No Bayview Loan No

Borrower Name Co-Borrower Name

Seller LEI No Seller ULI No

Complete Credit and Closed loan file must delivered for purchase review.
Below Documents are not all inclusive and some may not apply.

Underwriting Approval with all conditions cleared

Ability to Repay - (8) Rules documented

Credit

Credit Report meeting minimum Bank Statement Program requirements
Letter of explanation for adverse credit
Credit Inquiries addressed
Bankruptcy Report / Discharge

Credit Alert / Fraud Alert / Verification of Identity
Current Payoff Statement(s) for all loans being paid off, if applicable
Divorce Decree / Separation Agreement
Verification of Mortgage for all mortgages
PITIA for all REO, including free & clear provide Taxes/HOI, etc.

Income

12 - 24 Bank Statements
CPA / Accountant / Tax Preparer Letter
Current Operating Agreement
Evidence Business is active

Income Calculation Worksheet
Spouse Pension - 1099(s), if applicable
Spouse Wage Earner - Paystub and W2(s), if applicable
Spousal Social Security / VA - Copy of Award letter, if applicable

Assets

Assets verified
Funds to close verified
Reserves verified

Gift funds verified
Large deposit(s) sourced

Property

Appraisal with legible color photos
Collateral Desktop Analysis (CDA) from Clear Capital
Collateral Underwriter (CU) with score of 2.5 or less in lieu of a CDA
• Clear Capital BPO
• Field Review
• 2nd full appraisal

Final Inspection; if required
Owner of Record to match file
(AOS, Title and CD/HUD/Settlement Statement)
Non ARMS length transaction must be disclosed
Purchase Contract, Addendums fully executed

Condo

Condo/PUD Warranty with approval date
Full Reviews
• Fannie Mae Form 1076 Condominium Project Questionnaire or equivalent (must include all information on the 1076)
Limited Reviews
• Limited Review Questionnaire

Required documents to warrant Condo
• Master Insurance
• Master Flood
• Budget
• Recorded Legal Documents such as master deed, bylaws, articles of inc.



Non-Agency Closed Loan Delivery Checklist Closing Documents

Seller Contact Information

Seller Name Seller Contact Phone

Seller Contact Name Seller Contact Email

Borrower / Loan Information

Seller Loan No. Bayview Loan No

Borrower Name Co-Borrower Name

Seller LEI No. ULI Number

Final Documents must be shipped to:

Indecomm Global Services
FD-BV--9902
1427 Energy Park Drive
St. Paul, MN 55018

Recorded Security Instrument
Recorded Power of Attorney
Recorded Assignment to MERS
Final Title Policy

Note must be shipped to:

Bayview Acquisitions, LLC
507 Prudential Rd, Mail Stop S142
Horsham, PA 19044
Attn: Bayview Correspondent

**Complete closed loan file must delivered for purchase review.
Below Documents are not all inclusive and somemay not apply to transaction.**

4506C with all sections completed/years documented, signed at closing

- Form with revision date of 10/2022 for loans delivered on or after 2/1/2023

ACH Authorization Form

Amortization Schedule

Assignment to MERS, if applicable

Borrower Authorization Form

Business Purpose and Non Owner Occupancy Affidavit, if applicable

CEMA Agreement / Loan Modification Agreement, if applicable

Closing Disclosure

- Initial signed and dated 3 business days prior to Consummation by each Borrower
- Proof of Delivery
- Revised CD, if applicable
- Final CD, signed and dated by each Borrower
- Post Closing CD, if applicable

Closing Instructions

Closing Protection Letter

Deeds

- Grant
- Quit Claim
- Warranty

E-Consent Disclosure

Escrow Waiver, if applicable

First Payment Letter

Flood Certificate (must have life of loan)

Flood Insurance Policy or Application with paid receipt

Goodbye Letter

Guaranty Agreement, if applicable

Homeowners Insurance with paid receipt

Initial Escrow Account Disclosure, if applicable
(Loans Identified as HPML must have escrows)

Intervening Assignments, if applicable

Loan Application (1003/URLA) or Equivalent,
with Demographic Information Addendum, if applicable

- Initial signed and dated by each borrower and Loan Officer
- Final Signed and dated by each borrower

Loan Estimate with proof of delivery

- Initial Loan Estimate dated within 3 business days of Application
- Revised Loan Estimate, if applicable
- Change in Circumstance, if applicable

Name Affidavit

Note with Addendum/Rider, if applicable (copy)

- Allonge (payable to Blank)

Notice of Transfer

Payment History, if applicable

Power of Attorney, if applicable (certified copy)

Rate Lock-in-Agreement/Lock with Borrower

Right of Recission Notice, if applicable

Security Instrument with Legal Description and Riders,
if applicable (certified copy)

Settlement Service Provider List

State Specific Disclosures

Tax Authorization (IL, NJ, NY, PA)

Title Commitment with Tax Information Sheet

Trust Agreement, if applicable

W9 Form

Wisconsin Tax Option, if applicable