



Non-Agency Closed Loan Delivery Checklist DSCR

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

Credit

Credit Report meeting minimum DSCR Program requirements
Letter of explanation for adverse credit
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
Housing history documented (Primary Residence; Subject Property; applicable other REO); Refer to Product Matrix
Copy of Current Note
PITIA for subject property and/or properties (if blanket loan); including free & clear provide Taxes / HOI, etc.

Income

3rd Party Rest Estimate from an approved Provider (unoccupied / unleased properties)
Background Check on Borrower / Guarantor and Entity
Clear OFAC check (all individuals > 25% of more ownership) if closing in an LLC
Current Certificate of Good Standing

Certificate of Formation; Articles of Incorporation
DSCR Calculator
Evidence Business is Active, if applicable
Lease Agreement(s)
Operating Agreement

Assets

Assets verified
Funds to close verified

Gift funds verified
Reserves verified

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