



Non-Agency Closed Loan Delivery Checklist DSCR

Seller Contact Information

Seller Name Post Closing Contact Phone

Post Closing Contact Post Closing 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

Background Check on Borrower(s) / Guarantor(s)
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 (including cross collateralized properties)
Collateral Desktop Analysis (CDA) from Clear Capital or Consolidated Analysis (CCA XP) from Consolidated Analytics
Collateral Underwriter (CU) with score of 2.5 or less in lieu of a CDA or CCA XP
• Clear Capital BPO
• Field Review
• 2nd full appraisal

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

Condo

Condo/PUD Warranty with approval date
Full Reviews
• Fannie Mae Form 1076 Condominium Project Questionnaire
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.**

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| <ul style="list-style-type: none"> ACH Authorization Form Amortization Schedule Assignment to MERS, if applicable Business Purpose and Non Owner Occupancy Affidavit, if applicable CEMA Agreement / Loan Modification Agreement, if applicable Closing Disclosure (if applicable) <ul style="list-style-type: none"> • Final CD, signed and dated by each Borrower • Post Closing CD, if applicable Closing Instructions Closing Protection Letter Deeds <ul style="list-style-type: none"> • Grant • Quit Claim • Warranty E-Consent Disclosure EIN (Employer Identification Number), if applicable Escrow Waiver, if applicable Final Settlement Statement HUD1 (if applicable) <ul style="list-style-type: none"> • Final Settlement Statement signed by Settlement Agent and each Borrower/Guarantor • Revised Settlement Statement signed by Settlement Agent, 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 | <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> • Initial signed and dated by each borrower and Loan Officer • Final Signed and dated by each borrower Loan Estimate or equivalent document for borrower fees and charges to calculate cash to close MERS Rider (required for States including MT, OR, WA) Name Affidavit Note with Addendum/Rider, if applicable (copy) <ul style="list-style-type: none"> • 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 Residency documentation for all Permanent and Non-Permanent Resident Aliens (Refer to product matrix for additional requirements) Security Instrument with Legal Description and Riders, if applicable (certified copy) 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 |
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