



# Non-Agency Closed Loan Delivery Checklist Agency Investor Plus

## 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  
AUS (DU or LPA)

Ability to Repay - (8) Rules documented

### Credit

Credit Report meeting minimum Bank Statement Program requirements  
Letter of explanation for adverse credit  
Letter of explanation for cash out; if applicable  
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

Wage Earner - Paystub and W2(s), per AUS  
Pension - 1099(s)  
Spouse Social Security / VA Copy of Award Letter, if applicable

Tax return per AUS  
Tax transcripts  
Verbal VOE as required by AUS

### 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 some may 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

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

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) 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

MERS Rider (required for States including MT, OR, WA)

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

Residency documentation for all Permanent and Non-Permanent Resident Aliens  
(Refer to product matrix for additional requirements)

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

