



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	Silver Hill Capital 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/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.



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Closing Documents

Seller Contact Information

Seller Name	Seller Contact Phone
Seller Contact Name	Seller Contact Email

Borrower / Loan Information

Seller Loan No.	Silver Hill Loan No.
Borrower Name	Co-Borrower Name
Seller LEI No.	ULI Number

Final Documents must be shipped to:	Note must be shipped to:
Indecomm Global Services FD-BV--9902 1427 Energy Park Drive St. Paul, MN 55018	Bayview Acquisitions, LLC 507 Prudential Rd, Mail Stop S142 Horsham, PA 19044 Attn: Bayview Correspondent
Recorded Security Instrument Recorded Power of Attorney Recorded Assignment to MERS Final Title Policy	

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 <ul style="list-style-type: none">Form with revision date of 10/2022 for loans delivered on or after 2/1/2023	Initial Escrow Account Disclosure, if applicable (Loans Identified as HPML must have escrows)
ACH Authorization Form	Intervening Assignments, if applicable
Amortization Schedule	Loan Application (1003/URLA) with Demographic Information Addendum, if applicable <ul style="list-style-type: none">Initial signed and dated by each borrower and Loan OfficerFinal Signed and dated by each borrower
Assignment to MERS, if applicable	Loan Estimate with proof of delivery <ul style="list-style-type: none">Initial Loan Estimate dated within 3 business days of ApplicationRevised Loan Estimate, if applicableChange in Circumstance, if applicable
Borrower's Affirmation of Information	MERS Rider (required for States including MT, OR, WA)
Borrower Authorization Form	Name Affidavit
Business Narrative Form for Self-Employment	Note with Addendum/Rider, if applicable (copy) <ul style="list-style-type: none">Allonge (payable to Blank)
CEMA Agreement / Loan Modification Agreement, if applicable	Notice of Transfer
Closing Disclosure <ul style="list-style-type: none">Initial signed and dated 3 business days prior to Consummation by each BorrowerProof of DeliveryRevised CD, if applicableFinal CD, signed and dated by each BorrowerPost Closing CD, if applicable	Payment History, if applicable
Closing Instructions	Power of Attorney, if applicable (certified copy)
Closing Protection Letter	Residency documentation for all Permanent and Non-Permanent Resident Aliens (Refer to product matrix for additional requirements)
Deeds <ul style="list-style-type: none">GrantQuit ClaimWarranty	Rate Lock-in-Agreement/Lock with Borrower
E-Consent Disclosure	Right of Recission Notice, if applicable
Escrow Waiver, if applicable	Security Instrument with Legal Description and Riders, if applicable (certified copy)
First Payment Letter	Settlement Service Provider List
Flood Certificate (must have life of loan)	State Specific Disclosures
Flood Insurance Policy or Application with paid receipt	Tax Authorization (IL, NJ, NY, PA)
Goodbye Letter	Title Commitment with Tax Information Sheet
Homeowners Insurance with paid receipt	Trust Agreement, if applicable
	W9 Form
	Wisconsin Tax Option, if applicable