



Closed Loan Delivery Checklist

Silver Hill Capital Conforming

Seller Contact Information

Seller Name	Post Closing Contact Phone
Post Closing Contact	Post Closing Contact Email

Borrower / Loan Information

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

Final Documents must be shipped to:	Note must be shipped to:
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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	

All items applicable to your transaction must be delivered. Please include any additional items within your submission.

Note/Addendums/Allonge (copy only)	Certified Copy of Power of Attorney, if applicable
Loan Modification Agreements/CEMA Agreements, if applicable	Certified Copy of Security Instrument/Applicable Riders/Legal Description
Assignment to MERS, if applicable	Intervening Assignment(s), if applicable
Trust Agreement, if applicable	Buydown Agreement and Schedule, if applicable
Notice of Transfer/Good-Bye Letter	4506C Completed and Signed at Closing (all sections complete and years noted)
Monthly Payment Letter	Borrower Authorization Form
Escrow Waiver, if applicable	Initial Escrow Account Disclosure Statement
All Closing Disclosures, Initial, Signed at Closing, Post Consummation, as applicable	Closing Instructions
All Loan Estimates, Initial and Revised, and Applicable Change in Circumstance Forms	Seller Closing Disclosure, if applicable
Settlement Service Provider List	Proof of delivery for Loan Estimates and Closing Disclosures not meeting Mail Delivery Rule and/or not signed and dated by borrower
Tax Information Sheet	UCD – FNMA UCD Finding Report and FHLMC Loan Closing Advisor Certificate
Wisconsin Tax Option, if applicable	Tax Authorization (NJ, NY, PA, IL)
Flood Insurance Policy or Declarations Page or Application with Paid Receipt	Homeowners Insurance or Declarations Page with Paid Receipt
Mortgage Insurance Certificate	Life of Loan Flood Certification
Notice Regarding Mortgage Insurance / Lender Paid Mortgage Insurance Disclosure	Amortization Schedule
Initial Application	Evidence of Payment of Insurance Premium for Single Premium MI
Supplemental Consumer Information Form (1103)	Final Application
Warranty/Grant/Quit Claim Deed	Title Commitment
Name Affidavit, if applicable	Closing Protection Letter
Right of Rescission Notice	W-9 Form
Payment History, if applicable	Rate Lock-in-Agreement/Interest Rate Lock Date with Borrower
Loan Applicant Attestation	Notice to Home Loan Applicant
Consent to Receive Electronic Disclosures	HUD Settlement Certification
Homebuyer Education Certificate, as applicable	Informed Consumer Choice Disclosure Notice
Citizenship is verified as acceptable with documentation in file in accordance with Agency Guidelines and Special Products Seller Guide	Homeownership Counseling Disclosure and List of Agencies
	State Specific Disclosures
	Borrower Consent to the Use of Tax Return Information

Leaseholds

Leasehold Agreement	ALTA 13.1-06 (Leasehold Loan) Title Endorsement
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Credit Documents

All items applicable to your transaction must be delivered. Please include any additional items within your submission.

All loans

Underwriting approval with all conditions
Additional conditions/documents as requested by Underwriting
Credit report meeting minimum program requirements
Copy of all subordinate lien notes

AUS Findings (DU or LPA)
Full Credit Package – All AUS required documents

Credit

Credit inquiries address
Bankruptcy report/discharge
Letter addressing adverse credit as applicable
Credit Alert/Fraud Alert Verification of Identity
Verification of all mortgages per AUS
Copy of Note and Subordination Agreement for terms of 2nd mortgage remaining open

Current Payoff Statement for loan being paid off
Letter addressing discrepancies noted on credit report
Property/Separation agreements
Child Support Verification (income/expense)
Verification of rent (per AUS and/or product)
All properties owned must be disclosed (even free and clear), all taxes, HOI, etc.

Income

Verbal Verification of Employment per AUS
Tax Transcripts
Verification of supplemental income (AUS)
W2s for 2 most recent years (per AUS)

Income calculation documented in file (worksheet, 1008, etc.)
1040s and all schedules (per AUS)
Business returns and all schedules (per AUS)

Assets

Assets/reserves in file (per AUS)
Funds to close/reserves as required/Closing Disclosure

Large deposits addressed and sourced
Verification of gift funds (per AUS/program)

Appraisal/Property

Property Appraisal with legible color photos
UCDP Submission Summary Report (FNMA and FHLMC reports)
Property Data Report/Property Data Collection as applicable by AUS
Final Inspection as needed

Owner of record should match (AOS, Title/CD/Settlement Statement)
Non ARMs length transactions to be disclosed
HUD REO provide all appraisals (M and M)
Sales Agreement plus addendums for home being purchased
Closing Disclosure for current residence, if applicable

Conforming Condos

All required documents used to warrant Condo (e.g.: Master Insurance, Flood/Master Flood, Budget, Recorded Legal Documents such as master deed, bylaws, articles of inc.)
Condo/PUD Warranty with approval date
Full Reviews with Fannie Mae CPM project approval – Screen print from CPM or equivalent to evidence Fannie Mae approval

Limited Reviews – Limited Review Questionnaire
Full Reviews completed by Lender – Fannie Mae Form 1076 Condominium Project Questionnaire or equivalent (must include all information on the 1076)

