



Non-Agency Closed Loan Delivery Checklist

Jumbo AUS

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
AUS (Fannie Mae DU Only) <ul style="list-style-type: none">Approve / Ineligible acceptable (loan amount or maximum cash out when rate / term)Approve/Eligible (high balance loan amount; 15yr Fixed Rate; ARM loan amounts to 400K)	
Credit	
Credit Report meeting minimum Jumbo AUS Program requirements	Current Payoff Statement(s) for all loans being paid off, if applicable
Letter of explanation for adverse credit	Divorce Decree / Separation Agreement
Bankruptcy Report / Discharge	Verification of Mortgage for all mortgages
Credit Alert / Fraud Alert / Verification of Identity	PITIA for all REO, including free & clear provide Taxes/HOI, etc.

Income

Wage Earner - Paystub and W2(s), per AUS	Tax transcripts
Pension - 1099(s)	Tax Payer Consent form signed by all borrowers
Social Security / VA: Copy of Award Letter(s)	Self-Employment verified per DU
Other income documented (per DU; Product Matrix)	YTD Profit and Loss as required (Refer to Product Matrix)
Tax returns per AUS	Self Employed - Third Party VOE
	Verbal VOE as required by DU

Assets

Assets verified	Reserves verified
Funds to close verified	Business funds documented as required (Refer to Product Matrix)
	Large deposit(s) sourced

Property

Appraisal with legible color photos	Final Inspection; if required
Collateral Desktop Analysis (CDA) from Clear Capital	Owner of Record to match file (AOS, Title and CD/HUD/Settlement Statement)
Collateral Underwriter (CU) with score of 2.5 or less in lieu of a CDA <ul style="list-style-type: none">Clear Capital BPOField Review2nd full appraisal	Non ARMS length transaction must be disclosed
	Purchase Contract, Addendums fully executed
Condo/PUD Warranty with approval date	Required documents to warrant Condo <ul style="list-style-type: none">Master InsuranceMaster FloodBudgetRecorded Legal Documents such as master deed, bylaws, articles of inc.
Full Reviews <ul style="list-style-type: none">Fannie Mae Form 1076 Condominium Project Questionnaire or equivalent (must include all information on the 1076)	
Limited Reviews <ul style="list-style-type: none">Limited Review Questionnaire	



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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	

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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	Intervening Assignments, if applicable
ACH Authorization Form	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
Amortization Schedule	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
Assignment to MERS, if applicable	MERS Rider (required for States including MT, OR, WA)
Borrower Authorization Form	Name Affidavit
CEMA Agreement / Loan Modification Agreement, if applicable	Note with Addendum/Rider, if applicable (copy) <ul style="list-style-type: none">Allonge (payable to Blank)
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	Notice of Transfer
Closing Instructions	Payment History, if applicable
Closing Protection Letter	Power of Attorney, if applicable (certified copy)
Deeds <ul style="list-style-type: none">GrantQuit ClaimWarranty	Rate Lock-in-Agreement / Lock with Borrower
E-Consent Disclosure	Residency documentation for all Permanent and Non-Permanent Resident Aliens (Refer to product matrix for additional requirements)
Escrow Waiver, if applicable	Right of Rescission Notice, if applicable
First Payment Letter	Security Instrument with Legal Description and Riders, if applicable (certified copy)
Flood Certificate (must have life of loan)	Settlement Service Provider List
Flood Insurance Policy or Application with paid receipt	State Specific Disclosures
Goodbye Letter	Tax Authorization (IL, NJ, NY, PA)
Homeowners Insurance with paid receipt	Title Commitment with Tax Information Sheet
Initial Escrow Account Disclosure, if applicable (Loans Identified as HPML must have escrows)	Trust Agreement, if applicable
	W9 Form
	Wisconsin Tax Option, if applicable