Silver Hill Capital

Non-Delegated Correspondent Loan Submission Checklist
Agency Investor Plus

Correspondent Lender Contact Information

Lender Name:	Lender Contact Phone:
Lender Contact:	Lender Contact E-mail:
Lender Contact:	Lender Contact E-mail:

Borrower/Guarantor & Loan Information

Lender Loan No.:	Silver Hill Capital Loan No:
Borrower Name:	Subject Property Address:
Co-Borrower Name:	City, State, Zip Code:
Qualifying FICO score:	Property Type:
Proposed Title Vesting:	Loan Purpose:
Proposed Vesting Name:	Loan Amount:
Loan Program:	Appraised Value:
AUS:	Sales Price:
DU Casefile ID / LP Key Number:	LTV/CLTV/HCLTV:
Estimated Closing Date:	

Minimum Required Documents - Initial Submission

Documents below are required for Underwriting review. Additional documentation will be required for final underwriting approval.
Refer to **lakeviewcorrespondent.com** for Product Matrix and all published **Non-Delegated Forms**

Application	Must include: Title Vesting, loan amount, property address, type of property and # of units, entity name and address (if applicable), borrower information including SSN, DOB and schedule of REO
Asset Verification	Two months most recent statements for all assets to be used in decision, (Cash out transactions with FICO >700 allows cash out to be used toward reserve requirements)
AUS	Fannie Mae DU - Final Submission required Freddie Mac LPA - released to Silver Hill Capital TPO (0462657) prior to submission
Certification of Formation	For transactions which will be vested in Name of Entity
Credit Report	Tri-merged credit report on all Borrower/Guarantor(s) dated within 120 days of note date, All bureaus to be "unfrozen"
Exception Request Form	Required when the loan does not meet guidelines. Please note: Initial decision may be subject to extended turn time when exception review is necessary.
Flood Cert.	Standard Flood Hazard Determination Form
Intent to Proceed	Intent to proceed signed and dated by all borrowers
LOE For Cash Out	Cash out Refinance transactions. (Cashout for personal use not permitted)
Loan Estimate	Or equivalent documenting borrower fees and charges to calculate cash to close
Operating Agreement	For transactions which will be vested in Name of Entity
Purchase Contract	Purchase transactions only; for CA also provide Escrow Instructions
Income Verification	Income documenation as required by AUS approval

Documents if title will be vested in business entity

Clear OFAC check (all individuals ≥ 25% ownership)

Current Certificate of Good Standing

Initial Loan application showing vesting in business name

Comments/Notes to Underwriting	

Fees are non-cumulative and subject to change. Full Underwriting Analysis and Loan Decision completed by Community Loan Servicing, LLC.
Community Loan Servicing, LLC must issue "Clear to Close" prior to the Correspondent closing the loan.
Community Loan Servicing, LLC does not provide closing services and is NOT responsible for compliance review or CD review prior to the Correspondent closing the loan.

All Agency products are offered through Lakeview Loan Servicing, LLC. NMLS #391521, 4425 Ponce de Leon Blvd, MS 5-251, Coral Gables, FL 33146. All Non-Agency/Jumbo products are offered through Silver Hill Capital. NMLS #2469, 507 Prudential Road, Horsham, PA 19044, Both are Equal Housing Lenders. All Programs referenced herein are offered to qualified residential lending institutions only and are not applicable to the general public and/or individual consumers. www.nmlsconsumeraccess.org

Updated 9.18.25

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