



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 Agency Investor Plus 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

*Please see condo tab for requirements





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:

Note 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

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 Rescission 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





Non-Agency Closed Loan Delivery Checklist Agency Investor Plus

Condominium Delivery Requirements

*Documentation requirements in the checklist are scenario-based; not all sections apply.

Condo Project Documentation Checklist

General Requirement

- 1008** completed with valid **Fannie Mae** or Freddie Mac Project Classification for Condo Type
 - Must align with **Lender Condo Project Warranty Certification form (or equivalent document)** and **AUS**

Required Based on Project Type

Condo Limited Reviews

- Provide **Limited Review Questionnaire**

Condo Project Questionnaire

- Required for **R / New** and **S / Established**

Master HOA Insurance Policy (Hazard and Flood)

- Required for **R / New, S / Established, T / Reciprocal**

HOA Budget

- Required for **R / New** and **S / Established**

Condo Project Legal Documents (Declaration, Bylaws, Public Report)

- Required for **R / New**

Certificate of Occupancy

- Required for **R / New**

DU Findings (Fannie Mae)

Condo Project Type T

Fannie Mae **CPM Screenprint**

- Includes **CPM ID**
- Includes **Phase ID** (if applicable)
- Unexpired date**

Condo Project Type R or S

Fannie Mae **CPM Screenprint**

- Includes **CPM ID**
- Includes Certification ID
- Includes **Phase ID** (if applicable)
- Unexpired date**

LP Findings (Freddie Mac)

Condo Project Found in CPA or CPM

CPA or CPM Printout showing condo project status in system

Condo Project NOT Found in CPA or CPM

Screenshot showing condo project search results **OR**

Lender/Processor/UW certification stating CPA or CPM was not found

Lender Condo Project Warranty Certification form (or equivalent document) with **approval date**

Established or New Projects

One of the following (must have an **unexpired date**):

CPA Printout showing **Project Certified (PAR)** or **Green Status**

CPA Printout showing **Yellow** or **Incomplete** status **AND**

- Lender Condo Project Warranty Certification form (or equivalent document)
- Approval date
- Any additional supporting documentation confirming project meets Freddie Mac Guidelines per findings/CPA messaging

CPA Printout with **PWR ID**

Reciprocal Review

CPM Printout showing one of the following (with **unexpired date**):

Approved by Fannie Mae

- CPM ID
- Phase ID (if applicable)

Certified by Lender

- CPM ID
- Certification ID
- Phase ID (if applicable)

Critical Eligibility Note

For Freddie loans, **Confirm CPA does NOT show "Not Eligible"**

For Fannie loans, **Confirm CPM does NOT show "Unavailable"**

If either appears, the loan is not eligible for purchase

