



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)

- 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

Non ARMS length transaction must be disclosed

- Clear Capital BPO

- Field Review

- 2nd full appraisal

Purchase Contract, Addendums fully executed

Condo/PUD Warranty with approval date

Required documents to warrant Condo

Full Reviews

- Fannie Mae Form 1076 Condominium Project Questionnaire or equivalent (must include all information on the 1076)

- Master Insurance

- Master Flood

- Budget

- Recorded Legal Documents such as master deed, bylaws, articles of inc.

Limited Reviews

- Limited Review Questionnaire



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ULI Number

Final Documents 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

Note must be shipped to:

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