



# 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:

**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.

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>Note/Addendums/Allonge (copy only)</li> <li>Loan Modification Agreements/CEMA Agreements, if applicable</li> <li>Assignment to MERS, if applicable</li> <li>Trust Agreement, if applicable</li> <li>Notice of Transfer/Good-Bye Letter</li> <li>Monthly Payment Letter</li> <li>Escrow Waiver, if applicable</li> <li>All Closing Disclosures, Initial, Signed at Closing, Post Consummation, as applicable</li> <li>All Loan Estimates, Initial and Revised, and Applicable Change in Circumstance Forms</li> <li>Settlement Service Provider List</li> <li>Tax Information Sheet</li> <li>Wisconsin Tax Option, if applicable</li> <li>Flood Insurance Policy or Declarations Page or Application with Paid Receipt</li> <li>Mortgage Insurance Certificate</li> <li>Notice Regarding Mortgage Insurance / Lender Paid Mortgage Insurance Disclosure</li> <li>Initial Application</li> <li>Supplemental Consumer Information Form (1103)</li> <li>Warranty/Grant/Quit Claim Deed</li> <li>Name Affidavit, if applicable</li> <li>Right of Rescission Notice</li> <li>Payment History, if applicable</li> <li>Loan Applicant Attestation</li> <li>Consent to Receive Electronic Disclosures</li> <li>Homebuyer Education Certificate, as applicable</li> <li>Citizenship is verified as acceptable with documentation in file in accordance with Agency Guidelines and Special Products Seller Guide</li> </ul> | <ul style="list-style-type: none"> <li>Certified Copy of Power of Attorney, if applicable</li> <li>Certified Copy of Security Instrument/Applicable Riders/Legal Description</li> <li>Intervening Assignment(s), if applicable</li> <li>Buydown Agreement and Schedule, if applicable</li> <li>4506C Completed and Signed at Closing (all sections complete and years noted)</li> <li>Borrower Authorization Form</li> <li>Initial Escrow Account Disclosure Statement</li> <li>Closing Instructions</li> <li>Seller Closing Disclosure, if applicable</li> <li>Proof of delivery for Loan Estimates and Closing Disclosures not meeting Mail Delivery Rule and/or not signed and dated by borrower</li> <li>UCD - FNMA UCD Finding Report and FHLMC Loan Closing Advisor Certificate</li> <li>Tax Authorization (NJ, NY, PA, IL)</li> <li>Homeowners Insurance or Declarations Page with Paid Receipt</li> <li>Life of Loan Flood Certification</li> <li>Amortization Schedule</li> <li>Evidence of Payment of Insurance Premium for Single Premium MI</li> <li>Final Application</li> <li>Title Commitment</li> <li>Closing Protection Letter</li> <li>W-9 Form</li> <li>Rate Lock-in-Agreement/Interest Rate Lock Date with Borrower</li> <li>Notice to Home Loan Applicant</li> <li>HUD Settlement Certification</li> <li>Informed Consumer Choice Disclosure Notice</li> <li>Homeownership Counseling Disclosure and List of Agencies</li> <li>State Specific Disclosures</li> <li>Borrower Consent to the Use of Tax Return Information</li> </ul> |
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### Leaseholds

Leasehold Agreement

ALTA 13.1-06 (Leasehold Loan) Title Endorsement



# Closed Loan Delivery Checklist

## 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

\*Please see condo tab for requirements



# Closed Loan Delivery Checklist Condo Delivery Requirements

## 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*