Non-Agency

Correspondent Lender Reference Guide

Signature Requirements

Silver Hill Capital

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EQUAL HOUSING LENDER

Proprietary and Confidential

Updated 06-05-2026

Table of Contents

Business Entity Requirements 3
Required Executioners 4
Use Case: Entity as the Borrower 5
- Note 5
- Security Instrument 5
- Guaranty Agreement 6
- Business Purpose and Non-Owner Occupancy Affidavit 8

Use Case: Natural Person Borrower and Vesting in the Name of an Entity 10
- Note 10
- Security Instrument 11
- Accommodation Rider 12
- Business Purpose and Non-Owner Occupancy Affidavit 14

Natural Person Borrower and Vesting in the Name of a Natural Person 15
- Note 15
- Security Instrument 16
- Business Purpose and Non-Owner Occupancy Affidavit 17

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Entity Guidelines

Applicable for all "business purpose" or commercial loans using either residential loan documents or commercial loan document sets

1. Business Entity Requirements

- Be a legal entity domiciled in the United States, including Limited Liability Companies (LLCs), Limited Partnerships (LPs), Partnerships, and Corporations.
- Business entity loans must have at least one full recourse "warm body", personally guaranty by a natural person

2. Required Criteria for Guarantors

These guidelines are to be followed when closing in the name of the entity as the borrower and vesting is in the name of the entity.

All members of an entity will be deemed as managing members absent documentation to the contrary.

- Any owner or beneficial owner of 25% or more of the borrowing entity must be a personal guarantor.
- At least 51% of the ownership of the underlying entity must be personal guarantor(s)
- If no owner represents 25% or more, the majority owner or beneficial owner of the underlying entity must be a personal guarantor.
- Any "managing member" or "controlling holder" of the business entity must be a Personal Guarantor for the loan
    - A "controlling holder" is any individual or entity that has the ability to direct the activity of the borrowing entity or has the ability to act on behalf of the company (i.e., borrow money, dissolve the entity remove members, etc.) without unanimous or majority consent of the members

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3. Business Entity Documentation Requirements

- Certificate of formation, filed articles of incorporation, as applicable, (including any, and all addendums) and a current listing of all ownership interests.
- An Operating Agreement and all amendments and restatements for the LLC must be provided in order to confirm acceptability of the LLC
- Current Certificate of good standing, dated within 12 months prior to note date.

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Sample Signature Blocks for Loan Documents

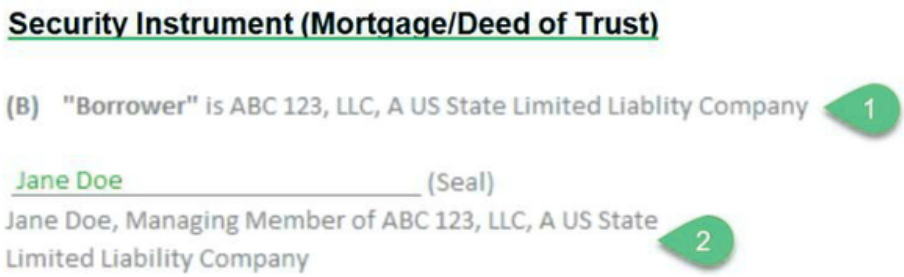
1. Scenario One: Business Entity Borrower and Vesting in the Name of an Entity

Note/Promissory Note

1. On the Borrower line, the full legal business entity name must be listed.
2. On the signature line, the personal guarantor is named as “Managing Member” or “Member.”

Security Instrument/Mortgage/Deed of Trust/All Riders

1. “Borrower” is named as the full legal business entity name must be listed.
2. Personal Guarantor is named in the signature line as Member or Managing Member of the business entity.



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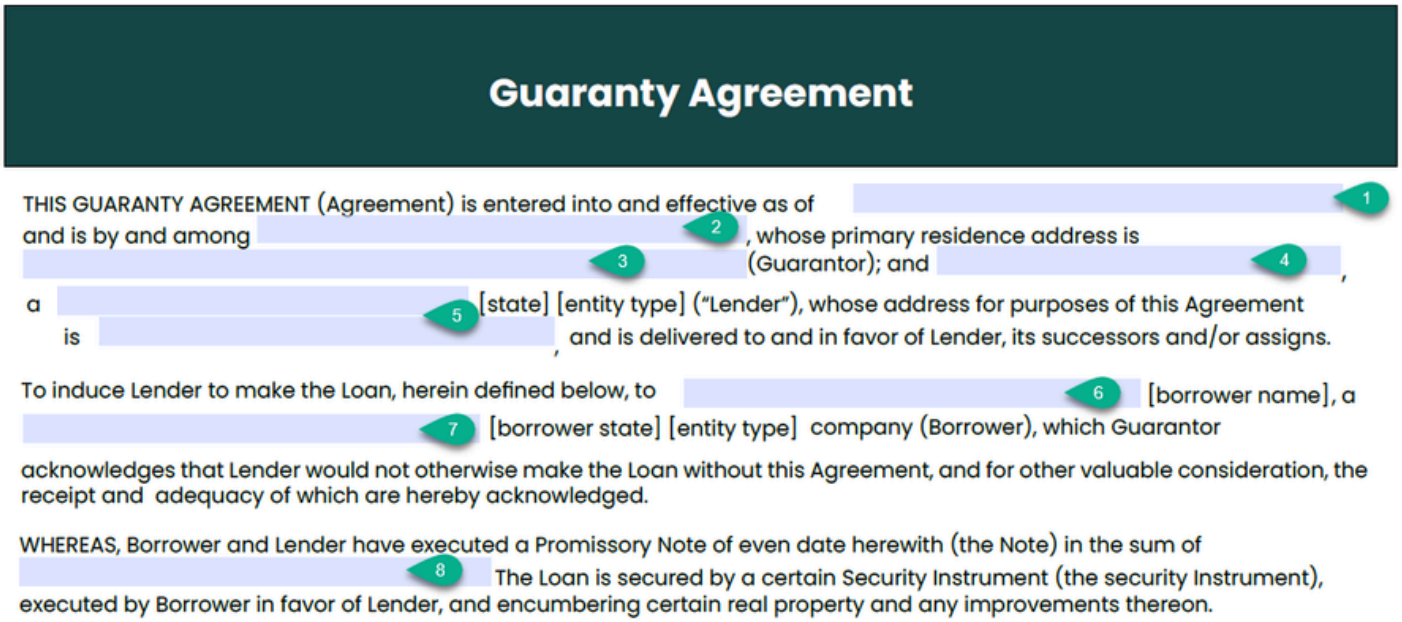
Guaranty Agreement

Note: Required when the business entity is the borrower.

1. Enter the closing date
2. Enter the name(s) of the natural person guarantor(s)
3. Enter the physical address of the natural person guarantor
4. Enter the lender entity name
5. Enter the lender's state and entity type
6. Enter the lender's address
7. Enter the name of the borrowing business entity full legal name
8. Enter the borrowing business entity's state and the borrowing entity's type (i.e. LLC, Corporartion
9. Finally, enter the loan amount



Guaranty Agreement

THIS GUARANTY AGREEMENT (Agreement) is entered into and effective as of [1] and is by and among [2], whose primary residence address is [3] (Guarantor); and [4], a [5] [state] [entity type] ("Lender"), whose address for purposes of this Agreement is [6], and is delivered to and in favor of Lender, its successors and/or assigns.

To induce Lender to make the Loan, herein defined below, to [7] [borrower name], a [8] [borrower state] [entity type] company (Borrower), which Guarantor acknowledges that Lender would not otherwise make the Loan without this Agreement, and for other valuable consideration, the receipt and adequacy of which are hereby acknowledged.

WHEREAS, Borrower and Lender have executed a Promissory Note of even date herewith (the Note) in the sum of [9] The Loan is secured by a certain Security Instrument (the security Instrument), executed by Borrower in favor of Lender, and encumbering certain real property and any improvements thereon.

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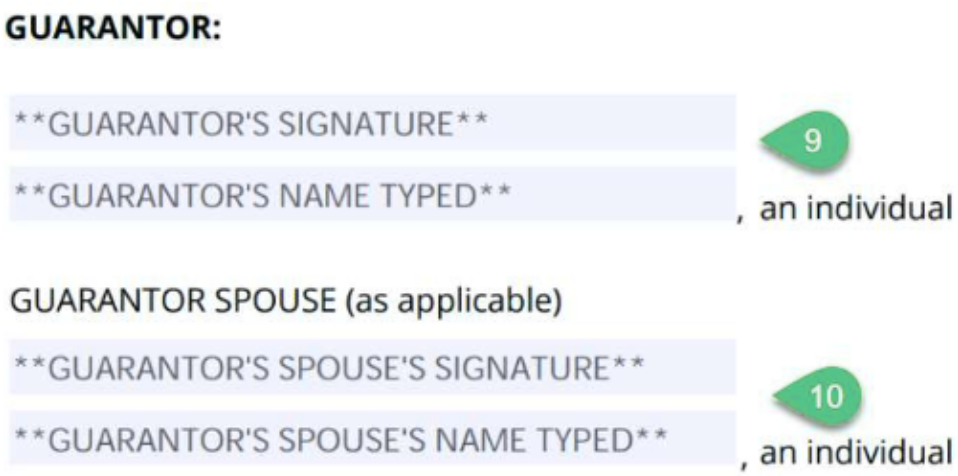
10. The signature block includes space for the guarantor to sign as well as the guarantor's name.

11. If applicable, there is also a space for the guarantor's spouse



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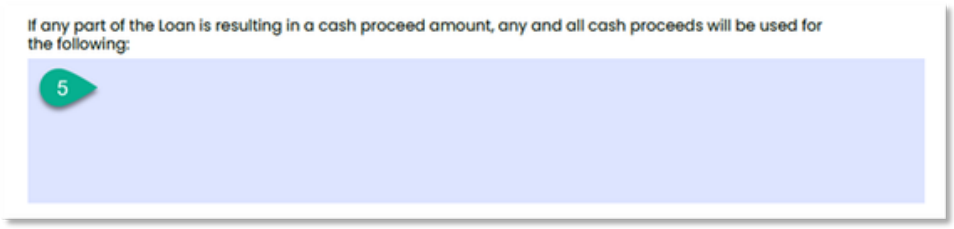
Business Purpose and Non-Owner Occupancy Affidavit

Note: This document is required on every investment property loan.

1. Enter the subject Property address
2. Enter the Loan Number
3. On the Borrower line, the full business entity name must be listed

4. Enter the natural person guarantor's full legal name

5. Borrower/Guarantor to populate an explanation of the use of the cash proceeds



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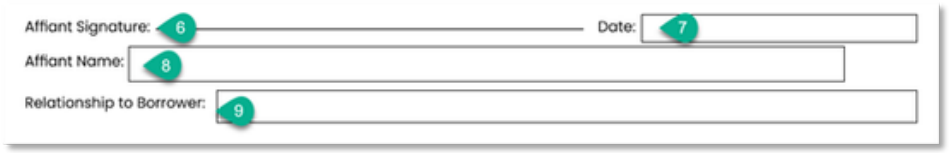
6. On the Affiant Signature line, the natural person guarantor signs the document
7. Enter the date of signing the affidavit
8. On the Affiant Name line, enter the natural person guarantor's full legal name
9. On the Relationship to Borrower, the natural person guarantor is named as Member or Managing Member of the entity



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2. Scenario Two: Natural Person Borrower and Vesting in the Name of an Entity

Business entity document requirements apply and are needed for the loan file.

Note/Promissory Note

1. On the Borrower line, provide the natural person borrower's full legal name.
2. On the signature line, the natural person borrower is required to sign.

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Security Instrument/Mortgage/Deed of Trust/All Riders

1. Borrower(s) listed on page one (1) of the Security Instrument as the borrower must match with the proper title for the business entity pursuant to business entity documents of formation and the vesting of title.

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, 25, and 31. Certain rules regarding the usage of words used in this document are also provided in Section 17.

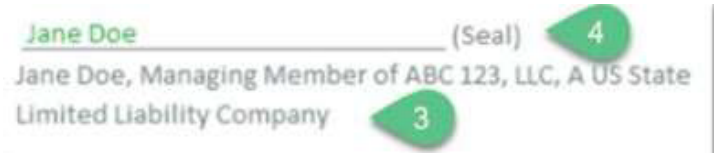
Parties

(A) "Borrower" is _____, currently residing at _____. Borrower is the mortgagor under this Security Instrument.
(B) "Lender" is _____. Lender is a _____ organized and existing under the laws of _____. Lender's address is _____. Lender is the mortgagee under this Security Instrument. The term "Lender" includes any successors and assigns of Lender.

2. Natural person Borrower must have authority to sign on behalf of the business entity.

3. The signature line will list the full legal name of the natural person, as "Managing Member" or "Member" of entity.

4. The signature line will list the full legal name of the natural person, as "Managing Member" or "Member" of entity.



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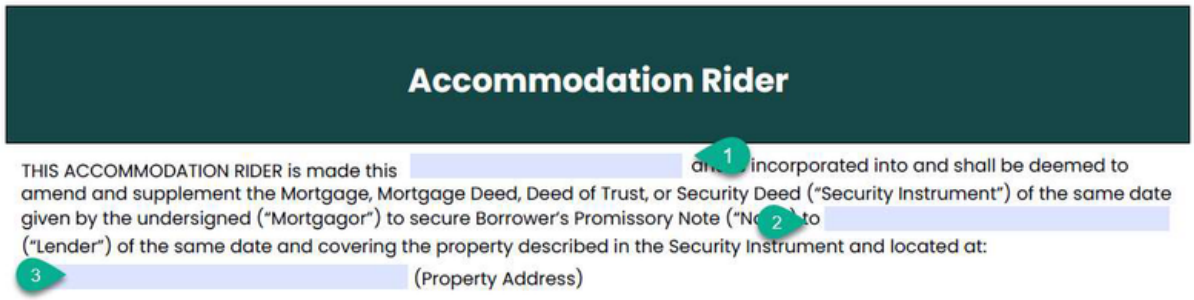
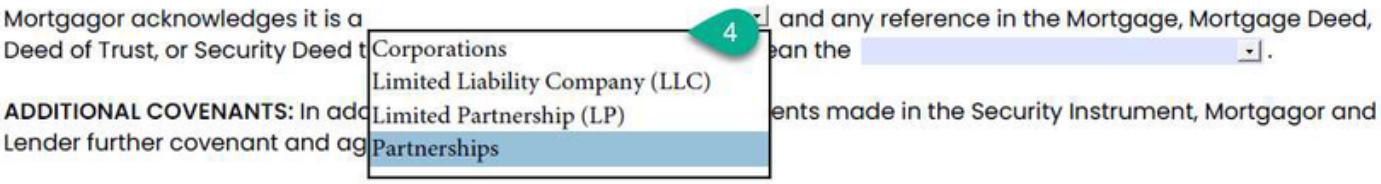
Accommodation Rider

This document is required when there is a natural person borrower, and vesting will be in the name of a business entity.

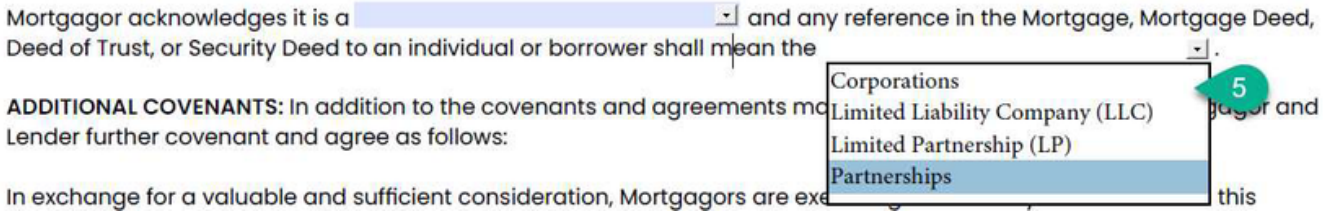
1. Enter the date on which the document will be executed.
2. Enter the full legal name of the Lending entity.
3. Enter the property address of the collateral property.



4. Select the business type from the drop-down menu.



5. Again, select the business type from the drop-down menu.



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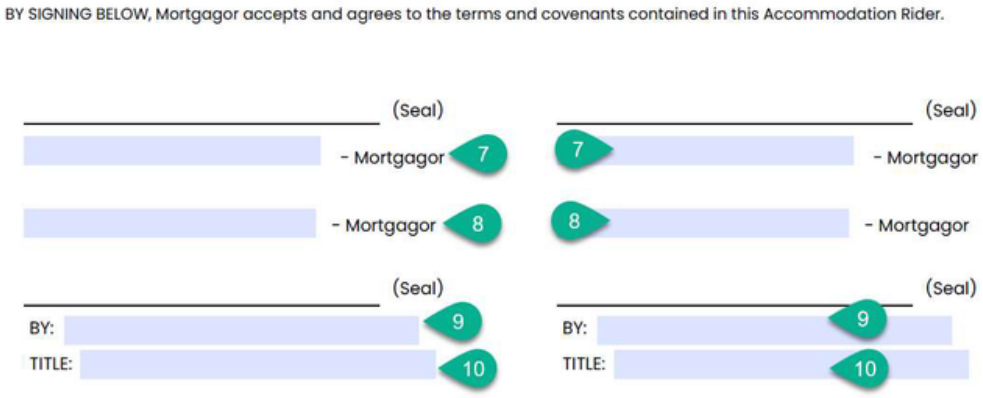
6. Enter the full legal name of the natural person borrower(s) from the Note.
    - The natural person borrower will sign the Accommodation Rider as a "Managing Member" or "Member" of the business entity.

7. Enter the full legal name of the natural person borrower(s) from the Note.

8. Enter the full legal name of the vesting business entity.

9. Again, enter the full legal name of the natural person borrower(s) from the note.

10. Enter the title held by the natural person borrower(s) at the vesting business entity.



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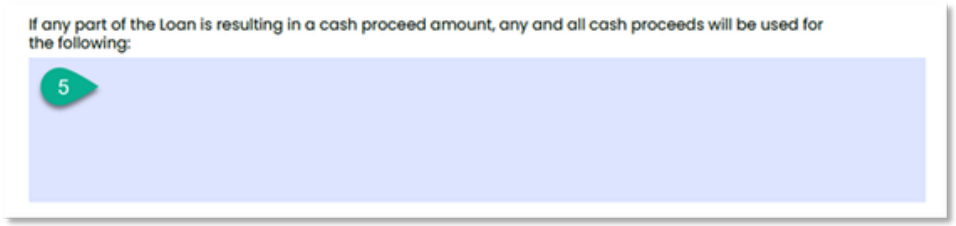
Business Purpose and Non-Owner Occupancy Affidavit

Note: This document is required on every investment property loan.

1. Enter the subject Property address
2. Enter the Loan Number
3. On the Borrower line, the full business entity name must be listed

4. Enter the natural person borrower(s) full legal name

5. Borrower to populate an explanation of the use of the cash proceed funds



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6. On the Affiant Signature line, the natural person borrower signs the document
7. Enter the date of signing the affidavit
8. On the Affiant Name line, enter the natural person borrower full legal name
9. On the Relationship to the Borrower line, enter “self”

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3. Third Scenario: Natural Person Borrower and Vesting in the name of the Natural Person

Note/Promissory Note Requirements

- Natural person borrower(s) must sign “as” an individual, using his/her/their full legal name(s).

Security Instruments/Mortgage/Deed of Trust/All Riders Requirements

- Natural person borrower(s) must sign “as” an individual, using his/her/their full legal name(s)

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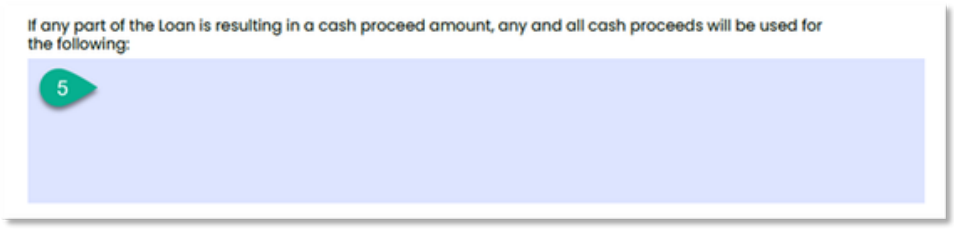
Business Purpose and Non-Owner Occupancy Affidavit

Note: This document is required on every investment property loan.

1. Enter the Property address
2. Enter the Loan Amount
3. On the Borrower/Affiant line, enter the entity name in full

4. Enter the natural person borrower(s) full legal name

5. Borrower to populate an explanation of the use of the cash proceed funds



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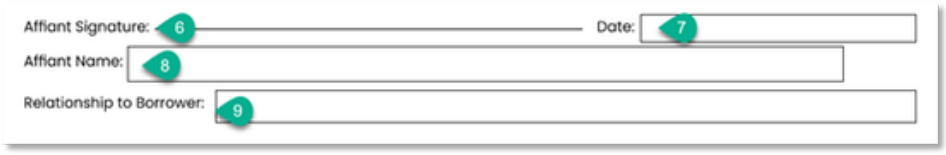
6. On the Affiant Signature line, the natural person borrower signs the document
7. Enter the date of signing the affidavit
8. On the Affiant Name line, enter the natural person borrower full legal name
9. On the Relationship to the Borrower line, enter “self”



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