

Bayview Non-Agency Portal

Correspondent Lender Reference Guide

Create New Loan and Price & Lock



Silver Hill Capital



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Proprietary and Confidential
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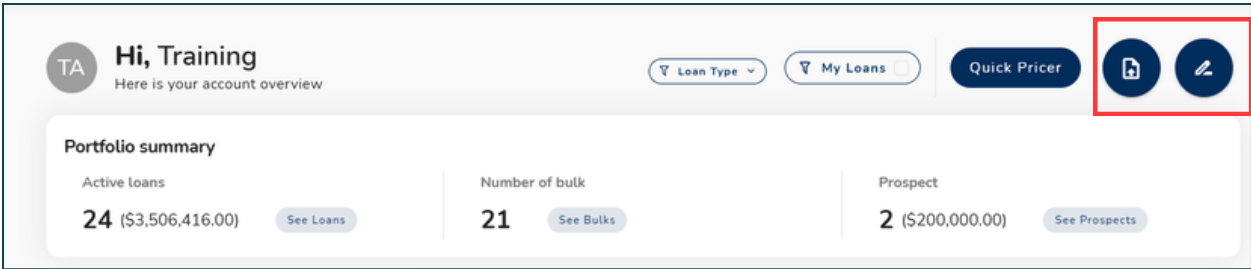


Create New Loan and Price & Lock

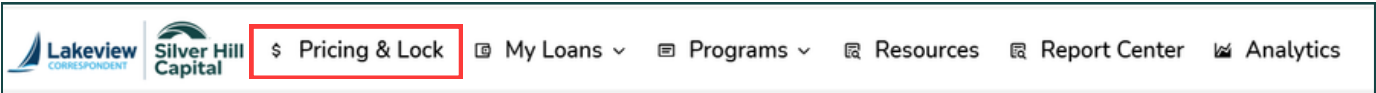
Create New Loan

Note: There are three ways to begin the Create a Loan Process

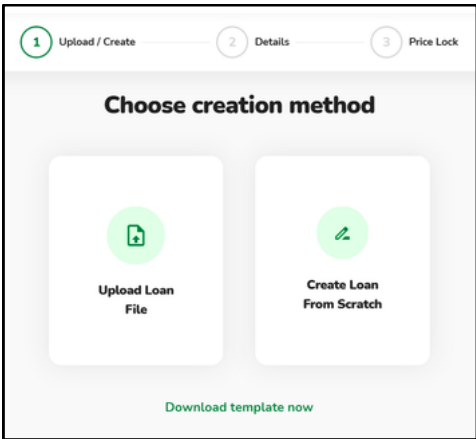
- 1. From the Dashboard click **Upload Loan File** or **Create Loan Manually**



- 2. Click **Pricing & Lock** in the tool bar



- a. Select either **Upload Loan File** or **Create Loan From Scratch**



3. From the Pipeline click **Upload Loan File** or **Create Loan Manually**

Pipeline

My Loans

Status

UW Type (1)

Bulks

Investor

Search...

Advanced Filters

Hide Empty Statuses

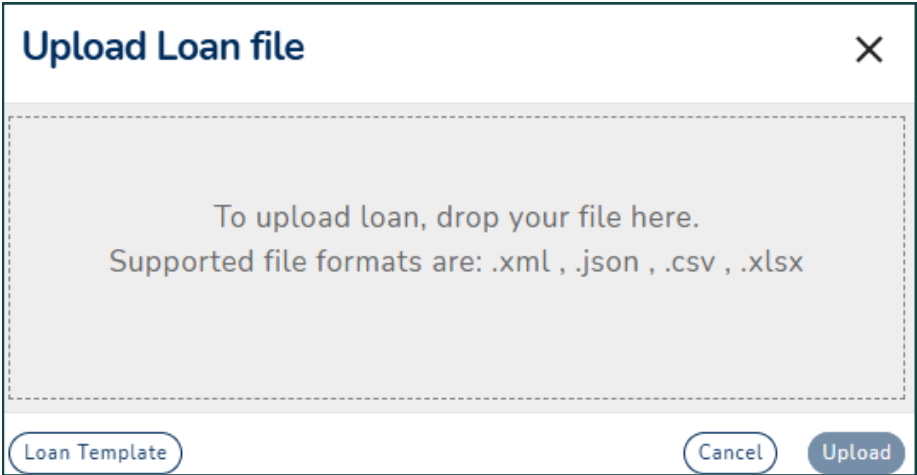
No

Yes



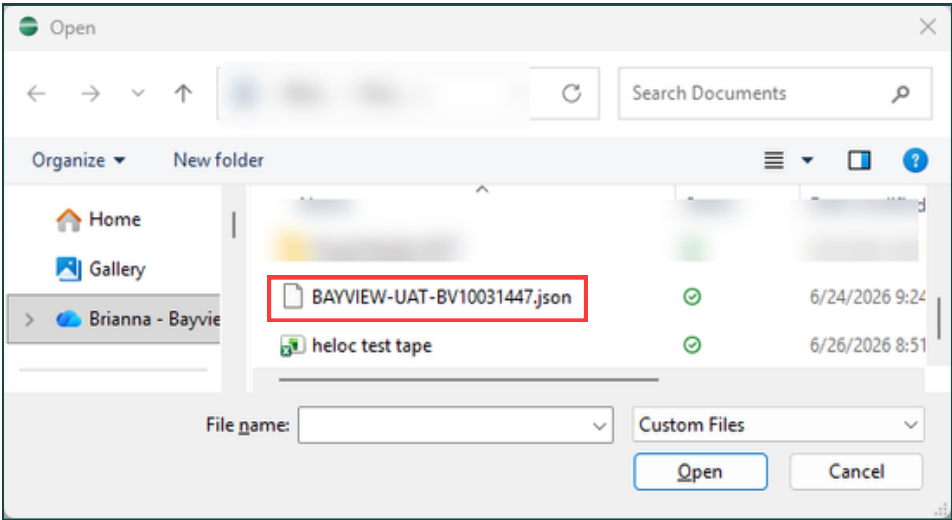
Upload Loan File

1. Drag and drop or click anywhere in the **Upload Loan File** window, to select the loan file



2. Select the loan file

Note: Submit multiple loan files at one time with this feature. Supported file formats are: .xml,. json, .csv, .xlsx



Outcome: When the loan is uploaded successfully, the user will be directed to the **Loan Edit** screen

Note: Any required field will be highlighted red if it did not import correctly

LOAN SCENARIO

Loan Purpose* Cash-Out Refinance	Loan Reason Home Improvement	Line Amount* \$ 100,000	Property Value* \$ 475,000	Current Draw Amount* \$ 75,000
Current Draw Remaining \$ 25,000	Loan Draw Percentage 75 %	LTV* 21.0526 %	HCLTV* 63.1579 %	Qualifying FICO* 780
Residual Income \$ 6,500	Reserves* Required field	Pre Payment Penalty* No Pre Payment Penalty	Pre Payment Penalty Type* Flat	QM Status* Exempt
Rate Requested 6.75 %	Lock Period Requested 30 days	Delayed Financing* No Yes	Mortgage Insurance* No Yes	Servicing & MSR* Servicing Released
Settlement Type* Best Efforts				

3. When all the data is correct

- Click on the **Save Loan** button to save the loan as a prospect or
- Click on **Save & Price** to Register or Lock the loan.



4. Click **Show All Rates** to review pricing

Quote terms

Program Name	HELOC Yellow (832)
Investor Name	Bayview Acquisitions
Requested Note Rate	6.500%
Lock Period	30 Days
LLRAs	
Base Rate	0.000%
Total Rate Adjustment	0.000%

Save & Lock Loan Save & Float Rate

Eligible Programs

Request Loan Exception

Show All Rates Show All Lock Periods

5. Select appropriate option

Live Pricing - #BAYVIEW-UAT-BV10031456

Delegated

Note Rate & Lock Period Selection

Note Rate	30 Days
6.750%	100.5559 Bayview Acquisitions

6. Click **Save & Lock Loan** or **Save & Float Rate**

Save & Lock Loan

Save & Float Rate

Eligible Programs

Request Loan Exception

Show All Rates

Show All Lock Periods

Note: Click **Eligible Programs** to review other available loan products

Save & Lock Loan

Save & Float Rate

Eligible Programs

Request Loan Exception

Show All Rates

Show All Lock Periods



Outcome: a separate dialogue box will open with the eligible options listed

Eligible Programs

Note Rate
6.500%

Lock Period
30 Days

Program Type
Heloc

CRA
✖

Investor Name

Program Name

Price

Lockable

Bayview Acquisitions

HELOC Yellow

99.6781

✔

Bayview Acquisitions

HELOC Pink

99.4281

✔

Details

Program Name

HELOC Yellow (832)

Investor Name

Bayview Acquisitions

Requested Note Rate

6.500%

Lock Period

30 Days

LLRAs

Base Rate

0.000%

Total Rate Adjustment

0.000%

Investor PAR Note Rate

0.000%

LLPAs

Base Price

98.7031

FICO(LTV (780/63.1579))

0.875

Loan Amount (100000.0)

0.125

Draw Period (60)

-0.375

760+ FICO with 2+ borrowers pricing adjustment

0.1

Save & Lock Loan

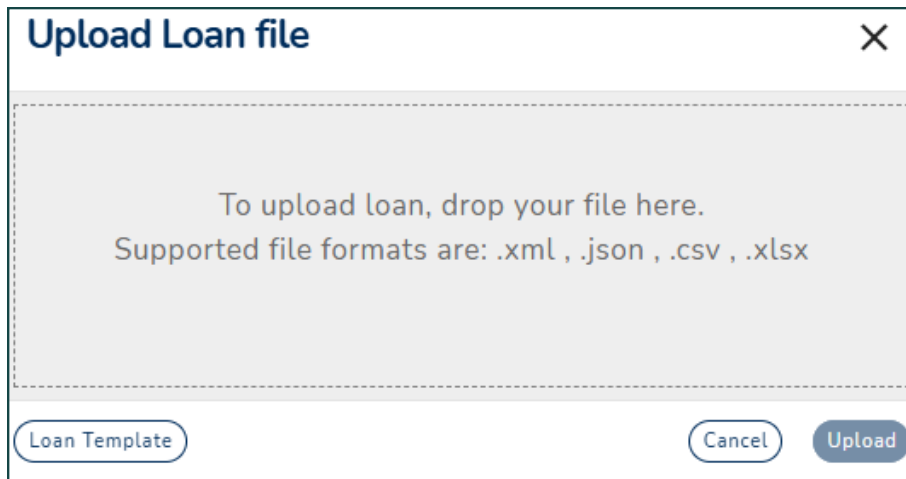


Submitting a Bulk Upload

1. Click **Download Loan Template**
2. Populate the loan(s) in the template.

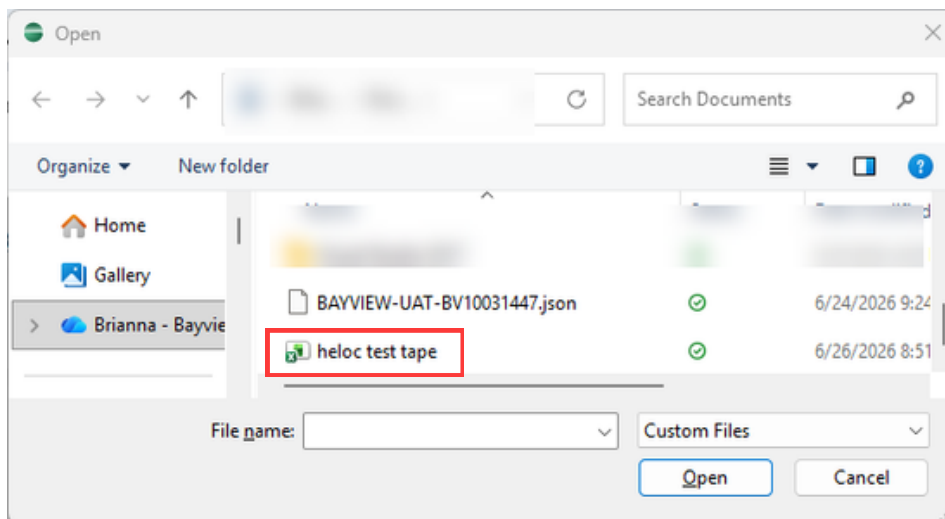
Note: Required fields vs Optional Fields. The template has data-controlled fields to ensure data is valid.

3. Set the **underwriting field** to delegated
4. Drag and drop or click anywhere in the **Upload Loan File** window, to select the loan file



5. Select the loan file

Note: Supported file formats are: .xml, .json, .csv, .xlsx



6. Enter the **Bulk Name** and **Bulk Description**
7. Click **Submit**

Bulk Information

Bulk Name*

Test 62626

Bulk Description*

Test file

9 / 300

Cancel

Submit

Outcome: Each loan will be listed along with options to view pricing, locking the loan or editing the loan along with the date the loan was uploaded

8. Click on the **Bulk Stratifications** graph within the Bulk Upload screen

Bulk #911: Test 62626

Search...

Description

Test file

Priced 1 Loans

1 Loans didn't upload to this package

Show Locked Loan

No

Yes

Paste Loan IDs

Actions	BV ID	Lender ID	Loan Template	Product Type	Note Rate	Lock Period	Lender Price	Amount	Borrower
	BAYVIEW-UAT-BV1	test234567	HELOC	HELOC 20 (36 DP)	10 %	30 Days	-	\$100,000	Redacted

Showing 1 of 1 items · End of list

Outcome: The **Bulk Stratifications** screen will show the loan details which include the breakdowns for **state, loan purpose, fico, LTV, QM, occupancy, purpose, property, and escrows**

Bulk Stratifications

STATE

LOAN PURPOSE

FICO

QM

OCCUPANCY

PURPOSE

PROPERTY TYPE

ESCROWS

Proprietary and Confidential
 Orig: June 26, 2026 _ BS

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