

Bayview Non-Agency Portal

Correspondent Lender Reference Guide

Create a Loan Manually



Silver Hill Capital



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Proprietary and Confidential
Orig: June 24, 2026

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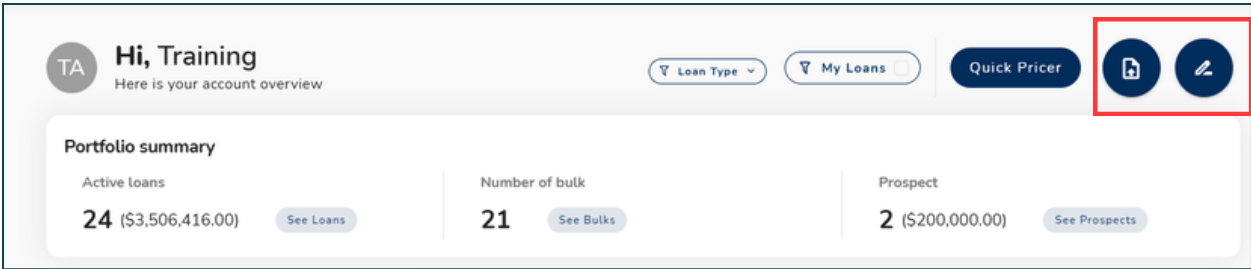
Proprietary and Confidential
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Create a Loan Manually

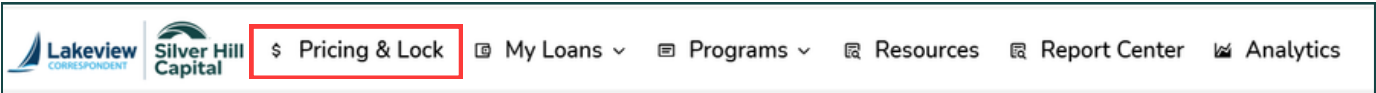
Create a Loan From Scratch

Note: There are three ways to begin the Price and Lock Process

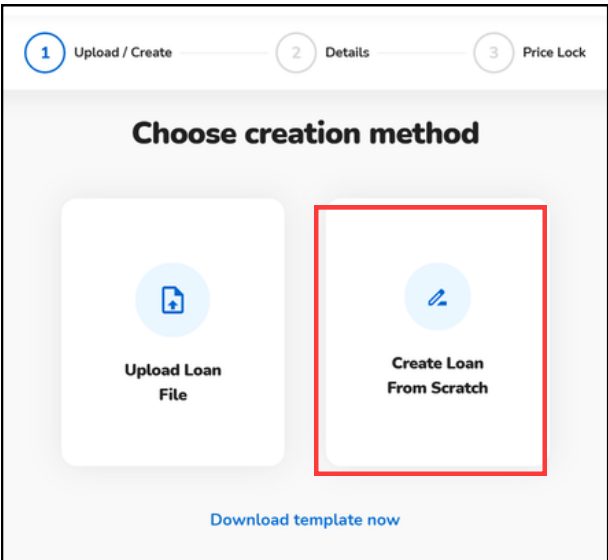
- 1. From the Dashboard click **Upload Loan File** or **Create Loan Manually**



- 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



Create a Loan Manually

- 1. Select one of the three aforementioned methods to begin
- 2. Select the applicable **Loan Type** from the drop-down menu

Loan Lock Request

Loan Type

Select Loan Type

DSCR CES

FHA

Heloc

Heloc First Lien

Jumbo

NQM

Prime Conventional

Note: There may be a warning depending on loan type selected, please read and click Yes

!

WARNING

Changing to a second lien loan type will override a few fields with default values. Ok to proceed?

No

Yes

3. Complete required fields in the **Identifying Information** section

Note: All required fields are identified by an asterisk

IDENTIFYING INFORMATION				
Lender Loan ID*	Sub-Seller Loan ID	Originator ID	Originator Name	Servicing ID #
123456				
UII	Lender Program Name	Loan Officer	Loan Processor	Channel

4. Navigate to the **Product & Term** section and complete the required fields

- a. Amortization Type
- b. Loan Term
- c. Arm Index
- d. IO Term
- e. Draw Period
- f. Repayment Period
- g. Buydown Options

PRODUCT & TERM			
Amortization Type*	Loan Term*	Arm Index*	IO Term*
HELOC	30 Years	Prime	10 Years
Draw Period*	Repayment Period*	Buydown Options	
10 Years	20 Years	No	

5. Navigate to the **Senior Lien Details** section and complete the required fields

- a. Borrower First Name
- b. Borrower Last Name
- c. Senior Lien Loan Amount
- d. Is the Senior Lien a GSE loan?

SENIOR LIEN DETAILS (1st Lien)				
Borrower First Name*	Borrower Last Name*	Amortization Type	Senior Lien Loan Amount*	Interest Rate
Test	Case		\$ 250,000	
Closing Date	Property Address	Property City	Property State	Zip Code
08/10/2026				
Synced from Subject Property		Synced from Subject Property		
Senior Lien Loan #	When is the next Senior Lien Payment Change (ARM reset, etc)	Is the Senior Lien a GSE loan?*		
		No Yes		



6. Navigate to the **Loan Scenario** section and complete the required fields

- a. Loan Purpose
- b. Line Amount
- c. Property Value
- d. LTV
- e. HCLTV
- f. Qualifying FICO
- g. DTI
- h. Occupancy
- i. Reserves
- j. Pre Payment Penalty
- k. Pre Payment Penalty Type
- l. QM Status
- m. Servicing & MSR
- n. Delayed Financing
- o. Mortgage Insurance
- p. Settlement Type

LOAN SCENARIO

Loan Purpose*

Cash-Out Refinance

Loan Reason

Home Improvement

Line Amount*

\$ 95,000

Property Value*

\$ 300,000

Current Draw Amount*

\$ 10,000

Current Draw Remaining

\$ 85,000

Calculated Field

Loan Draw Percentage

10.5263

%

Calculated Field

LTV*

31.6667

%

HCLTV*

115

%

LTV can only be lower than 100

Qualifying FICO*

720

DTI*

34

%

Occupancy*

Primary Residence

Residual Income

\$ 0

Reserves*

6 months

Pre Payment Penalty*

No Pre Payment Penalty

Pre Payment Penalty Type*

Flat

QM Status*

Exempt

Servicing & MSR*

Servicing Released

Rate Requested

Leave Blank for All Valid Rates

Lock Period Requested

Leave Blank for All Valid Rates

Delayed Financing*

No

Yes

Mortgage Insurance*

No

Yes

Has Non-Occupant CoBorrowers

No

Yes

Settlement Type*

Best Efforts



7. Navigate to the **Application Info** section and complete the required fields
- a. Escrows
 - b. AUS Type
 - c. AUS Decision
 - d. Documentation Type
 - e. Is this a Piggyback 2nd?
 - f. Is there a balloon payment during the term of the New 2nd Lien?

The screenshot shows the 'APPLICATION INFO' section of a form. Red arrows point to the following fields: 'Escrows*' (dropdown menu), 'AUS Type*' (dropdown menu), 'AUS Decision*' (dropdown menu), 'Documentation Type*' (dropdown menu), 'Is this a Piggyback 2nd?*' (radio buttons), and 'Is there a balloon payment during the term of the New 2nd Lien?*' (radio buttons). The 'Application Date' field is a date picker showing 'mm/dd/yyyy'. The 'Estimated Closing Date' field is a date picker showing '07/10/2026'. A blue notification box on the right states: 'Items have been renamed: Full Documentation --> Full Doc 2 Year, One Year of W2 --> Full Doc 1 Year'.

8. Navigate to the **Borrower Info** section and complete the required fields
- a. Citizenship
 - b. First Time Homebuyer
 - c. HomeReady/HomePossible
 - d. Self Employed
 - e. Number of Borrowers

The screenshot shows the 'BORROWER INFO' section of a form. Red arrows point to the following fields: 'Citizenship*' (dropdown menu), 'First Time Homebuyer*' (radio buttons), 'HomeReady/HomePossible*' (dropdown menu), 'Self Employed*' (radio buttons), and 'Number of Borrowers*' (text input). The 'Additional Financed Properties' field is an empty text input. The 'Citizenship*' dropdown shows 'US Citizen'. The 'First Time Homebuyer*' radio buttons show 'No' selected. The 'HomeReady/HomePossible*' dropdown shows 'Not Applicable'. The 'Self Employed*' radio buttons show 'No' selected. The 'Number of Borrowers*' text input shows '1'.

9. Navigate to the **Property** section and complete the required fields

- a. Property Type
- b. Housing Type
- c. Appraisal Type
- d. Property Address
- e. Property City
- f. Property State
- g. Zip Code
- h. Land Type

The screenshot shows the 'PROPERTY' section of a form. It contains several dropdown menus and text input fields. Red arrows point to the following fields: 'Property Type*' (Single Family), 'Housing Type*' (Detached), 'Appraisal Type*' (Full Interior), 'Property Address*' (123 Main Street), 'Property City*' (Anywhere), 'Property State*' (Pennsylvania (PA)), 'Zip Code*' (19046), and 'Land Type*' (Mixed). A 'Get CRA Details' button is in the top right corner. A small note below the Appraisal Type dropdown states: '(If Prior Use, Appraisal must be within 12 months of the Settlement date.)'

10. Navigate to the **Mortgage History** and **Credit Events** sections and complete the required fields

- a. Borrower has no mortgage history
- b. Late Pay (months 01-12)
- c. Late Pay (months 13-24)
- d. If applicable add dates for the Credit Events

The screenshot shows the 'MORTGAGE HISTORY' and 'CREDIT EVENTS' sections. In the 'MORTGAGE HISTORY' section, a red arrow points to the 'Borrower has no mortgage history*' toggle, which is currently set to 'No'. Another red arrow points to the 'Late Pay (months 01-12)' section, which has three input fields for 30 days*, 60 days*, and 90 days*, all containing '0'. A third red arrow points to the 'Late Pay (months 13-24)' section, which also has three input fields for 30 days*, 60 days*, and 90 days*, all containing '0'. In the 'CREDIT EVENTS' section, a red arrow points to the section header. Below it are four date input fields: 'BK Ch. 7 Discharge Date', 'BK Ch. 11 Discharge Date', 'BK Ch. 13 Discharge Date', and 'Foreclosure Event Date', each with a placeholder 'mm/dd/yyyy' and a calendar icon.

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

The image shows two buttons side-by-side. The first button is labeled 'Save Loan'. The second button is labeled 'Save & Price' followed by a right-pointing arrow.