



Silver Hill Capital

**Agency Investor Plus
IO no PPP – Pricing Engines**



Encompass Product and Pricing Service (EPPS)

Product activation

- Navigate to the Programs tab and select **Agency Investor Plus PPF391 Fixed 30 W/ No PPP**
- Click **Save**

Programs

Settings

Company

Investor: Bayview Loan Servicing

Save

Enabled	Program Name	Program Alias	Program Code
<input type="checkbox"/>	Agency Investor Plus PPF380 Fixed 30		
<input checked="" type="checkbox"/>	Agency Investor Plus PPF380 Fixed 30 W/ PPP		
<input type="checkbox"/>	Agency Investor Plus PPF381 Fixed 30		
<input checked="" type="checkbox"/>	Agency Investor Plus PPF381 Fixed 30 W/ NO PPP		
<input type="checkbox"/>	Agency Investor Plus PPF390 Fixed 30		
<input checked="" type="checkbox"/>	Agency Investor Plus PPF390 Fixed 30 W/ PPP		
<input type="checkbox"/>	Agency Investor Plus PPF391 Fixed 30		
<input checked="" type="checkbox"/>	Agency Investor Plus PPF391 Fixed 30 W/ No PPP		

Scenario

- Navigate to the **General** tab
- Select **30 Year Fixed** under the *Loan Terms* section
- Select **Agency** under the *Standard Products* section
- Select **Interest Only** under the *Product Options* section
- From the *Prepayment Penalty Term* drop-down menu select **None**
- Click **Next**

Encompass Product & Pricing Service™

Michael Kunitz, Administration Loan ID: 23977403 Home | Admin | CPM | Online Help | Logout

General

Borrower

Finances

Property

Qualify

Summary

Step 1 of 6 — Enter general information about the loan. Select the Loan Terms, Product Options and Included Products for which you would like to qualify. 2nd mortgage balance & payment are optional.

General Loan Information

Lien Position: 1st Mortgage

Purpose: Purchase

Property Val: 750000.00 80 % LTV

Loan Amount: 450000

PMI, MIP Financed:

Total Amount: 450000

2nd Mtg Bal: 60 % CLTV

2nd Paymt: monthly

Community/Affordable Second

Compensation: Borrower Creditor

Target Price: 100 - or -

Target Rate:

Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

Lender Fee Waiver

Buydown Type: None

FHA Case Number Date:

Loan Terms

30 Year Fixed

25 Year Fixed

20 Year Fixed

15 Year Fixed

40 Year Fixed

10 Year ARM

7 Year ARM

5 Year ARM

Standard Products

Agency

Non-agency

FHA

VA

USDA

Non-QM

Special Products

Asset Utilization

FHA Streamline

HomePossible

HomeReady

VA IRRRL

Product Options

Interest Only

Waive Escrows

No MI

Prepay Penalty Term: None

Next

Qualify

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Encompass Product and Pricing Service (EPPS)

Results

- Navigate to the Qualify tab to review the results

GeneralBorrowerFinancesPropertyQualifySummary

Step 5 of 6 — Based upon the information you have entered, the following qualified programs and rates are available. To make a selection, simply click on the desired rate. Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

Target Price: 100Target Rate: Go! (all investors) Flagged

Purpose: PurchaseLocation: MI

Prop Val: \$750,000.00FICO: 785Prop Type: 1-Family


Loan Amt: \$450,000Prop Use: Investment

Effective Date: 6/24/2024 1:58 PM

30 Year Fixed

Creditor-paid

Program	Rate	Price	Price\$	Pmt	APR	DTI	QM/Det
<div><div><div>Lakeview Loan Servicing FNMA Conf Fixed 30 – Full Doc</div><div>30-day rate as of 6/24/2024 9:23 AM (15 30 45 60) guidelines</div></div><div>Not Supported: Interest Only</div><div>LTV/CLTV/HCLTV: 60/60/0</div><div><div>The APR provided in ICE PPE is an estimate for internal comparative purposes only. The APR is calculated using estimated terms, features, prepaid finance charges and does not include finance charges, such as monthly mortgage insurance premiums or monthly guaranty fees. A more precise APR can be viewed in Encompass.</div><div>Requires a minimum 2-months PITI reserves for any other Second Home or any 1-4 Investment Property owned.</div><div>Matured Ballon mortgages that are modified or refinanced and then delivered as a fixed-rate mortgage using SFC 236 may incur an additional pricing adjustment. Please see the Pricing Desk for details.</div><div>Conventional Price Adj - DU AUS Only, is applicable to DU AUS loans only. Please confirm eligibility and contact the pricing desk.</div></div></div>	<div>6.375</div>	<div>99.559</div>	<div>(\$1984)</div>	<div>\$2807</div>	<div>6.417</div>	<div>13.5</div>	<div>details</div>
	<div>6.500</div>	<div>100.049</div>	<div>\$221</div>	<div>\$2844</div>	<div>6.500</div>	<div>13.7</div>	<div>details</div>
	<div>6.625</div>	<div>100.457</div>	<div>\$2057</div>	<div>\$2881</div>	<div>6.625</div>	<div>13.8</div>	<div>details</div>
	<div>6.750</div>	<div>100.427</div>	<div>\$1922</div>	<div>\$2919</div>	<div>6.750</div>	<div>14.0</div>	<div>details</div>
	<div>6.875</div>	<div>100.888</div>	<div>\$3987</div>	<div>\$2958</div>	<div>6.875</div>	<div>14.2</div>	<div>details</div>
<div>Show all rates</div>							
<div><div>Lakeview Loan Servicing FHLMC Conf Fixed 30 – Full Doc</div><div>30-day rate as of 6/24/2024 9:23 AM guidelines</div></div>	<div>6.625</div>	<div>100.107</div>	<div>\$482</div>	<div>\$2881</div>	<div>6.625</div>	<div>13.8</div>	<div>details</div>
<div><div>Bayview Loan Servicing Conforming - 2nd Home & Investment Fixed 30 – Full Doc</div><div>30-day rate as of 6/24/2024 9:23 AM</div></div>	<div>7.000</div>	<div>100.272</div>	<div>\$1224</div>	<div>\$2994</div>	<div>7.000</div>	<div>14.4</div>	<div>details</div>
<div><div>Bayview Loan Servicing Agency Investor Plus PPF391 Fixed 30 W/ No PPP – Full Doc</div><div>30-day rate as of 6/24/2024 9:23 AM (15 30 45 60) guidelines</div></div> <div>Options: Interest Only</div> <div>LTV/CLTV/HCLTV: 60/60/0</div> <div><div>The APR provided in ICE PPE is an estimate for internal comparative purposes only. The APR is calculated using estimated terms, features, prepaid finance charges and does not include finance charges, such as monthly mortgage insurance premiums or monthly guaranty fees. A more precise APR can be viewed in Encompass.</div><div>6 months reserves for the subject property plus 2% of the aggregate UPB.</div></div>	<div>7.125</div>	<div>98.355</div>	<div>(\$7402)</div>	<div>\$2672</div>	<div>7.291</div>	<div>14.6</div>	<div>details</div>
	<div>7.250</div>	<div>99.009</div>	<div>(\$4459)</div>	<div>\$2719</div>	<div>7.350</div>	<div>14.7</div>	<div>details</div>
	<div>7.375</div>	<div>99.571</div>	<div>(\$1930)</div>	<div>\$2766</div>	<div>7.419</div>	<div>14.9</div>	<div>details</div>
	<div>7.500</div>	<div>100.115</div>	<div>\$518</div>	<div>\$2813</div>	<div>7.500</div>	<div>15.1</div>	<div>details</div>
	<div>7.625</div>	<div>100.621</div>	<div>\$2795</div>	<div>\$2859</div>	<div>7.625</div>	<div>15.3</div>	<div>details</div>
	<div>7.750</div>	<div>101.090</div>	<div>\$4905</div>	<div>\$2906</div>	<div>7.750</div>	<div>15.5</div>	<div>details</div>
	<div>7.875</div>	<div>101.542</div>	<div>\$6939</div>	<div>\$2953</div>	<div>7.875</div>	<div>15.7</div>	<div>details</div>
<div>Show all rates</div>							
<div><div>Bayview Loan Servicing Agency Investor Plus PPF361 Fixed 30 W/ NO PPP – Full Doc</div><div>30-day rate as of 6/24/2024 9:23 AM guidelines</div></div>	<div>7.625</div>	<div>100.107</div>	<div>\$482</div>	<div>\$3185</div>	<div>7.625</div>	<div>15.3</div>	<div>details</div>
<div>Show Ineligible</div>							

 All Non-Agency Products are offered through Silver Hill Capital, LLC. NMLS #2469, 507 Prudential Road, Horsham, PA 19044, An Equal Housing Lender. All Programs referenced herein are offered to qualified residential lending institutions only and are not applicable to the general public and/or individual consumers. www.nmlsconsumeraccess.org

Scenario

- Within the Product Search page navigate to the **First Lien Search Criteria**
- From the *Interest Only* drop-down menu select **Yes**
- From the *Prepayment Penalty* drop-down menu select **None**

First Lien Search Criteria

Loan Type:

☒ Conforming☐ NonConforming☐ FHA☐ VA☐ USDA

Loan Term(s):

☒ 30 Yr☐ 25 Yr☐ 20 Yr☐ 15 Yr☐ 10 Yr☐ 12 yr☐ 40 Yr☐ 9 Yr☐ 8 Yr☐ 7 Yr

☐ 6 Yr☐ 5 Yr☐ 4 Yr☐ 3 Yr☐ 2 Yr☐ 1 Yr☐ 3 Mo☐ 6 Mo☐ 9 Mo

☐ Non-Standard Term Months

Max: 3

Amortization Type(s):

☒ Fixed☐ ARM☐ Balloon

ARM Fixed Term(s):

☐ 1 Mo☐ 3 Mo☐ 6 Mo☐ 1 Yr☐ 2 Yr☒ 3 Yr☒ 5 Yr☐ 7 Yr☐ 10 Yr☐ 15 Yr

☐ 6 Yr

Max: 3

Product Type(s):

☐ All☒ Standard☐ Affordable☐ HARP☐ Hero/Champion

☐ Expanded Guidelines

Desired Price

Buydown

None

FHA Case # Assigned

On or after 1/1/2024

Desired Rate

Borrower Pays MI (if required)

Yes

Desired Lock Period

Automated U/W System

Not Specified

Reduced MI

No

Interest Only

Yes

Prepayment Penalty

None

Results

- Navigate to the Product Search Results page to review the results

Re-Submit Options

Re-Submit

1st Mtg Loan Amt (Base)

240000

DTI Ratio

20

Property Zip

Loan Type:

Conforming

Product Type(s):

Standard

LTV

68.57

Interest Only

Yes

1st Mtg Loan Amt (Total)

240000

CLTV New

Waive Escrows

No

Desired Rate

AUS

Not Specified

Desired Price

Buydown

None

Desired Lock

Prepayment Penalty

None

Loan Term(s):

30 Yr

Amortization Type(s):

Fixed

ARM Fixed Term(s):

3 Yr, 5 Yr

Print

Full(Orig)

ByType(Orig)

Top(Orig)

Side(Orig)

Blend(Orig)

Best(Orig)

Links	Eligible Product	Rate	Margin	APR	P&I	Closing Cost (\$)	Discount/Rebate(\$)	Detail	Compare
	Bayview Loans, LLC - Correspondent - Agency Investor Plus Without PPP Conforming 30 Yr Fixed I/O (PPF391)	7.375	0.000	7.375	\$1,475	\$0	-\$470	Hide	<input type="checkbox"/>
View Pricing for lock period: 15 30 45 60 Expiration: 06/18/24									
Pricing Last Updated: 05/20/24 9:48 AM Search Timestamp: 05/20/24 3:48 PM									
Rate	APR	P&I	Closing Cost (\$)	Origination Charges(\$)	3rd Party Fees(\$)	Discount/Rebate(\$)	Compensation(\$)	Select	
6.750	7.067	\$1350	\$8,330	\$8,330	\$0	\$8,330	\$0		
6.875	7.121	\$1375	\$6,446	\$6,446	\$0	\$6,446	\$0		
7.000	7.179	\$1400	\$4,675	\$4,675	\$0	\$4,675	\$0		
7.125	7.237	\$1425	\$2,911	\$2,911	\$0	\$2,911	\$0		
7.250	7.295	\$1450	\$1,157	\$1,157	\$0	\$1,157	\$0		

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Scenario

- Navigate to the *Loan Scenario* page
- From the PPP Term drop-down menu select **0**
- From the PPP Structure drop-down menu **No Prepay**

Purchase

\$300000

LTV% (75/75/75)

AL - Autauga

Single Family

Investment

700 FICO

30 DTI Ratio

12 Mo. of Reserves

Loan Purpose

Purchase

State

Alabama

County

Autauga

FICO

700

Monthly Income

\$0

DTI Ratio

30

Mo. Reserves

12

Loan Amount

\$300,000

Purchase Price

\$400,000

Property Value

\$400,000

Property Type

Single Family

Occupancy

Investment

Self Employed

No

Properties Owned

0

Other Lien Amount

\$0

HELOC Line Amount

\$0

HELOC Draw Amount

\$0

Units

1

Stories

1

First Time Home Buyer

No

Down Payment

\$100,000

LTV

75

CLTV

75

HCLTV

75

Non-Occupancy Coborrower

No

Citizenship

US Citizen

Lien

First

Inspection Waiver

No

Paid By

Borrower

Comp Flat Amt

\$0

Comp %

0

MI Paid By

Borrower

Waive Escrow

No

Roll Lender Fee

No

Non-Warrantable

No

Condotel

No

Comp Min

\$0

Comp Max

Calculated Amt

\$0

AUS

NotSpecified

Temporary Buydown

Bayview: Prepayment Structure

NonQM

Documentation

Verification Method

Full Document

Full Docs Yrs

2

Asset Amt

\$0

Credit Grade

Non-Trad Credit

No

PPP Term

0

PPP Structure

No Prepay

Derogatory Event History (age of event in month)

☐

Bankruptcy 7

0

☐

Charge Off

0

☐

Bankruptcy 11

0

☐

Loan Mod

0

☐

Bankruptcy 13

0

☐

Default Notice

0

☐

Foreclosure

0

☐

Short Sale

0

☐

Deed In Lieu

0

Late Payment History (# of occurrences)

0

x30x12

0

x30x24

0

x60x12

0

x60x24

0

x90x12

0

x90x24

0

x120x12

0

x120x24

- Also on the Loan Scenario page on the left hand side menu labeled *Loan Type* select one of three options
 - Conventional
 - Jumbo
 - NonQM

Note: PPPF391 can fall into any 3 of those loan type buckets (CONV/Jumbo/NonQM), so depending on the loan characteristics, select the corresponding box.

Loan Type

☒

Conventional

☒

Jumbo

☒

NonQM

☐

FHA

☐

VA

☐

USDA

Results

- Navigate to the Qualify tab to review the results

LOAN SCENARIO

Loan ID:

Purchase

\$300000

LTV% (75/75/75)

Property:

AL - Autauga

Single Family

Borrower:

Investment

700 FICO

30 DTI Ratio

12 Mo. of Reserves

SEARCH CRITERIA

30 Day Lock

Expires Monday, Jul 22nd, 2024

Loan Limit Year

2024

☒ Interest Only

Loan Type

☒ Conventional

☒ Jumbo

☒ NonQM

☐ FHA

Eligible Product(s)

Jun 21, 2024 11:09 AM PDT

Agency Investor Plus 30 Yr Fixed I/O (Conv)

Par Rate: 6.125%

Final Price: 100.375

Conforming 30 Yr Fixed - 2nd Home & Investment

Par Rate: 6.125%

Final Price: 100.125

Jumbo Plus AUS 30yr Fixed

Par Rate: 8.250%

Final Price: 100.000

Agency Investor Plus 30 Yr Fixed (Conv)

Par Rate: 8.750%

Final Price: 100.105

Ineligible Product(s)

Jumbo AUS 30yr Fixed

Debt Service Ratio 30 Yr Fixed