

# Non-Delegated

## Correspondent Lender Reference Guide

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Price and Lock a Loan



**Silver Hill Capital**



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## Price & Lock a Loan

1. In the loan file, click the **new URLA** tab in the navigation pane to view the imported loan information in detail.

**Note:** Use the tabs at the top of the window above the borrower(s) names to navigate the URLA form.

2. Click the last tab, **Demographic Info**, scroll to the bottom of the page, then click **Data Validation** on the last tab of the URLA to ensure required fields have data.

**Note:** If no validation errors found, the portal will automatically open the **Price Loan** screen.

## Price & Lock a Loan

3. If there are any errors, resolve them before continuing to **Product & Pricing**

**Example:** Four **Data Validation Errors** found must be resolved before **Pricing**.

The screenshot shows a loan application interface. At the top, there is a notification bar with a green icon and the text 'Data Validation Errors!'. Below this, the application is for 'PA BREYTMAN'. The navigation menu includes: Borrower Info, Employment/Income, Assets, Liabilities and REO, Loan Info, Property Info, Expenses, Qualifying the Borrower, and Declaration. The 'Loan Info' section is currently selected.

4. On the navigation pane, select **Product & Pricing**.

5. Click **Pricing**.

The screenshot shows a 'new URLA' form. The 'Product & Pricing' button is highlighted with a green box and a green circle with the number 4. The 'Pricing' button is highlighted with a green box and a green circle with the number 5. Below these buttons is a 'Submit Credit Package' button.

6. Input all required information.

**Note:** Required fields have a red asterisk (\*) next to the field name

7. Complete **First Lien Search Criteria**.

- Select **Loan Type** from the drop-down list.
  - If **Loan Type** is **Non-Agency Products**, select the **Non-Agency Product Type**.
- Select **Loan Term** years from the drop-down menu
- Select **Fixed** or **ARM** for **Amortization Type**
- Select **Yes** or **No** for **Interest Only**.
- Select **Prepayment Penalty**
  - If no prepayment penalty, select **No Prepay** from the drop-down menu.
- Select **Automated U/W System** from the drop-down menu
- Select the days in the **Desired Lock Period (Days)** from the drop-down menu.

The screenshot shows the 'First Lien Search Criteria' form. The fields are highlighted with green boxes and labeled with green circles A through G:

- A: Loan Type (Non-Agency Products)
- B: Loan Term (30 Yrs)
- C: Amortization Type (Fixed)
- D: Interest Only (No)
- E: Prepayment Penalty (No Prepay)
- F: Automated U/W System (Manual/Traditional)
- G: Desired Lock Period (Days) (30)

# Price & Lock a Loan

8. Click **Save Loan Data**.



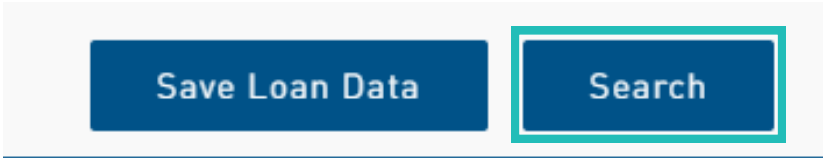
**Note:** Any missing data results in error.



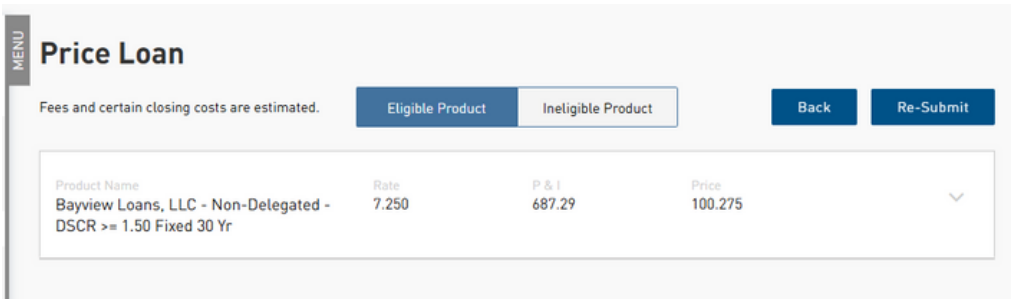
9. Input any missing data and click **Save Loan Data** again.

**Note:** You cannot proceed until all required fields have information and loan data has been saved.

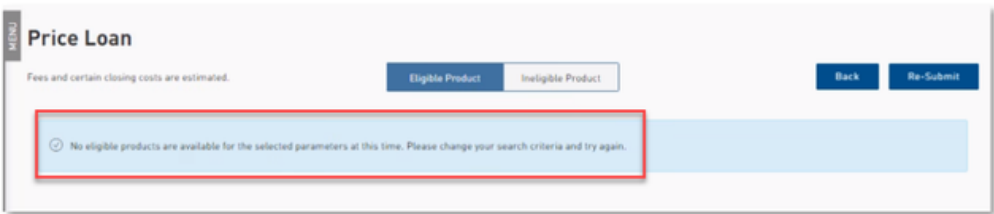
10. Click **Search**.



**Outcome:** A list of eligible products displays.



**Outcome:** The results return no eligible products.



# Price & Lock a Loan

- 11. Click on **Ineligible Products**
- 12. Select the dropdown option to review the ineligible reason

MENU

Price Loan

Fees and certain closing costs are estimated.

Eligible Product

Ineligible Product

Back

Product Name

Bayview Loans, LLC - Non-Delegated - DSCR 1.25 - 1.49 Fixed 30 Yr

Reasons

DSCR - 1.25- 1.49

- 13. Click on **Back** to return to the previous screen

Back

Re-Submit

- 14. Update the necessary information
- 15. Click **Search**

Save Loan Data

Search

- 16. Select a product from the list to view the expanded rate stack.
  - a. Indicates number of rates offered in a rate stack.
  - b. Indicates number of rates to **Show** on a page
  - c. Page buttons to advance or retreat viewing of rates based on number of rates listed per page.

Product Name

Bayview Loans, LLC - Non-Delegated - DSCR >= 1.50 Fixed 30 Yr

Rate

7.250

P & I

687.29

Price

100.275

View Pricing for lock period

30

Days

Expiration: 04/03/2025

Pricing Last Updated: 3/4/2025, 12:00 AM

A

1 - 10 of 28

B

Show 10

C

⏪ ⏩ 1 ⏪ ⏩

Rate	P & I	Final Lock Price	Disc/Reb(%)	Disc/Reb(\$)	LO Comp(%)	LO Comp(\$)	Register	Lock
6.500	636.81	95.775	4.225	4,256.69	0.000	0.00		



# Price & Lock a Loan

17. Select **Register** (float) or **Lock** to indicate the desired rate.

Register

Lock

a. If **Register** is selected, click **Yes** in the pop-up window confirming the details

Do you want to save this selected product with specified rates?

Product Name

Bayview Loans, LLC - Non-Delegated - DSCR >= 1.50 Fixed 30 Yr

Pricing Last Updated

3/4/2025, 12:00 AM

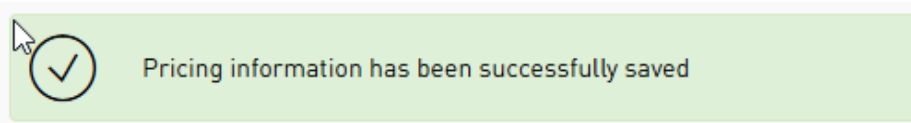
LO Compensation Lender Paid \$0.00 @0%

Rate	P & I	Final Lock Price	Disc/Reb(%)	Disc/Reb(\$)
6.500	636.81	95.775	4.225	4,256.69

Yes

No

**Outcome:** A green bar with a checkmark confirms the saved pricing information.



b. If **Lock** is selected, review the details on the next screen

Confirm Lock

Product

Product Name

Bayview Loans, LLC - Non-Delegated - ...

Rate

6.500

P & I

636.81

Final Lock Price

95.775

Disc/Reb(%)

4.225

Disc/Reb(\$)

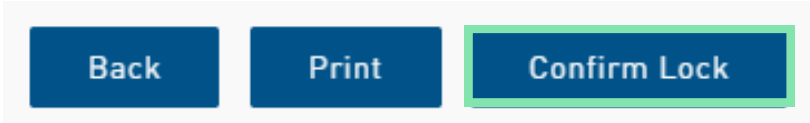
4,256.69

Reason	Points	Rate	Margin
DSCR: Prepayment Penalty LLPA	0.000	0.000	0.000
Seller Incentive - Bayview Correspondent	0.000	0.000	0.000

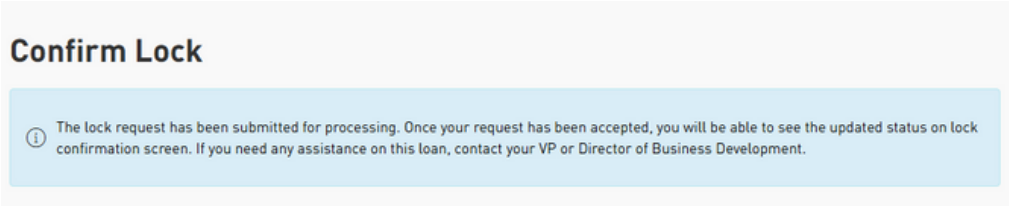


# Price & Lock a Loan



c. Scroll to the bottom of the screen and click **Confirm Lock**



**Outcome:** Lock confirmation generates the message shown below.



**Example:** Below is a pipeline view of loans after the product and price selection.

9000011517	Bayview Loans, LLC - Non-Delegated - Conf Agency Investor Plus 30 Year Fixed I/O with <=10 Properties Financed	Purchase	\$ 400,000	 Floating	
9000011518	Bayview Loans, LLC - Non-Delegated - Conf Agency Investor Plus 30 Year Fixed with <=10 Properties Financed	Purchase	\$ 650,000	 Locked	05/02/2022