

# Non-Agency

## Correspondent Lender Reference Guide

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### ICE Pricing Engine Guide



**Silver Hill Capital**



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# ICE

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## General Navigation



# Silver Hill Capital



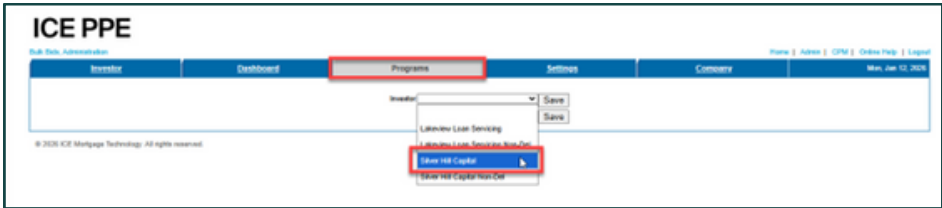
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# ICE PPE

## General Navigation

- Log into ICE PPE using assigned credentials
  - Select the Programs tab
  - From the Investor drop-down menu select either **Silver Hill Capital** or **Silver Hill Capital Non-Del**



**Outcome:** View the list of the Silver Hill Capital Products

ICE PPE

Bulk Bids, Administration

Home | Admin | CPM | Online Help | Logout

Investor | Dashboard | Programs | Settings | Company

Mon, Jan 12, 2026

Investor: Silver Hill Capital

Save

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input checked="" type="checkbox"/>	Agency Investor Plus PPF360 Fixed 30 W/ PPP			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Agency Investor Plus PPF361 Fixed 30 W/ NO PPP			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Agency Investor Plus PPF390 Fixed 30 W/ PPP			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Agency Investor Plus PPF391 Fixed 30 W/ No PPP			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Fixed 30			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Fixed 30 - 10YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Fixed 30 - 5YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 30			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 30 - 10YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 30 - 5YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 40			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 40 - 10YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FHLMC			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FHLMC-LoanAmt			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FNMA			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FNMA-LoanAmt			<input type="checkbox"/>
<input checked="" type="checkbox"/>	DSCR Multi Property Fixed 30			<input type="checkbox"/>
<input checked="" type="checkbox"/>	DSCR Standard Fixed 30			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Jumbo AUS Fixed 15			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Jumbo AUS Fixed 15-Asset Depletion			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Jumbo AUS Fixed 20			<input type="checkbox"/>

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# ICE

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## Bank Statement



**Silver Hill Capital**



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# ICE

## Bank Statement

1. Select the **Bank Statements products** found on the Programs tab
2. Click **Save**
3. Click **Home**

ICE PPE

Bulk Bids, Administration

Investor | Dashboard | Programs | Settings | Company | **Home** | Admin | CPM | Online Help | Logout

Investor: Silver Hill Capital

**Save**

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input type="checkbox"/>	Agency Investor Plus PPF360 Fixed 30 VII PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF361 Fixed 30 VII NO PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF390 Fixed 30 VII PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF391 Fixed 30 VII No PPP			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Fixed 30			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Fixed 30 - 10YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Fixed 30 - 5YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 30			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 30 - 10YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 30 - 5YR I/O			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 40			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Bank Statement Plus Fixed 40 - 10YR I/O			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd Investment Fixed 30-FHLMC			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd Investment Fixed 30-FHLMC-LoanAnt			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd Investment Fixed 30-FHLMC			<input type="checkbox"/>

4. Click **Create a New Loan**

ICE PPE

Bulk Bids, Administration

Home | Admin | CPM | Online Help | Logout

**Home** Monday, January 12, 2026

Qualifying a loan is done in six easy steps. To begin a new loan, click the link below. You can always return to this Home page by clicking the "Home" link above. To hide help text like this, click the "My Profile" link above and change the "Help Settings" value.

My Loans **Create new loan** Import loan

Loan ID	Borrower	Phone	Status	Action
00705700				

5. Navigate to the General Tab
6. Review the Loan Terms and make appropriate selection
7. Select **Non-Agency** in the Standard Products list
8. Review Product Options and make appropriate selection
9. Review Prepay Penalty Term and make appropriate selection



# ICE PPE

Bulk Bids, Administration

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:

Purpose:

Property Val:   % LTV

Loan Amount:

PMI, MIP Financed:

Total Amount:

2nd Mtg Bal:   % CLTV

2nd Paymt:  monthly

Max Loan Amount/Max Line:   % HCLTV

☐ Community/Affordable Second

Compensation: ☐ Borrower ☒ Creditor

Target Price:

Target Rate:  - or -

Valid target pricing is between 80 and 120.

**Loan Terms**

☒ 30 Year Fixed

☐ 25 Year Fixed

☐ 20 Year Fixed

☐ 15 Year Fixed

☐ 40 Year Fixed

**Standard Products**

☐ Agency

☒ Non-agency

☐ FHA

☐ VA

☐ USDA

☐ Non-QM

**Special Products**

☐ Asset Utilization

☐ FHA Streamline

☐ HomePossible

☐ HomeReady

☐ VA IRRRL

**Product Options**

☒ Interest Only

☐ No MI

☐ Waive Escrows

**Prepay Penalty Term:**

10. Click **Next**

**Next**

11. Navigate to the Qualify tab to review the results

General	Borrower	Finances	Property	Qualify	Summary
---------	----------	----------	----------	---------	---------

**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:  (all investors)

Target Rate:  (Go)

☒ Non-agency

☒ Non-QM

Purpose: Purchase Location: PA

Prop Val: \$650,000.00 FICO: 740 Prop Type: 1-Family

Loan Amt: \$422,500 Prop Use: Primary

Effective Date: 1/12/2026 10:59 AM

All	30 Year Fixed	25 Year Fixed	20 Year Fixed	15 Year Fixed	40 Year Fixed	Creditor-paid	
Program	Rate	Price	Price\$	Pmt	APR	DTI	QM/Det
<input checked="" type="checkbox"/> Silver Hill Capital Bank Statement Fixed 30 - Limited Doc 30-day rate as of 1/12/2026 9:29 AM (15 30 45 60) guidelines	6.000	98.443	(\$6578)	\$2533	6.147	37.9	details
LTV/CLTV/HCLTV: 65/65/0	6.125	99.136	(\$3650)	\$2567	6.207	38.2	details
• The APR provided in ICE PPE is an estimate for internal comparative purposes only. This APR should not be included in any advertisement nor disclosure to a consumer. The APR is calculated using estimated terms, features, prepaid finance charges and does not include all potential finance charges, such as monthly mortgage insurance premiums and monthly guaranty fees. A more accurate APR can be viewed in Encompass.	6.250	99.824	(\$744)	\$2601	6.267	38.4	details
• Property Geography Data Codes (MSA/CensusTract) are obtained directly from the Census Bureau. If your property address did not return this data on the Property Tab, please check the Census Bureau Site to confirm the codes exist.	6.375	100.486	\$2053	\$2636	6.375	38.6	details
• Loans with non-occupant co-borrowers may have additional restrictions, please see the Pricing Desk for details.	6.500	101.143	\$4829	\$2670	6.500	38.9	details
• Pricing is based on Fixed 5% Prepayment Penalty. Other Prepayment Penalty terms may be available with an adjustment. Please see the pricing desk for this option.	6.625	101.786	\$7546	\$2705	6.625	39.1	details
	6.750	102.380	\$10056	\$2740	6.750	39.4	details
<input checked="" type="checkbox"/> Show all rates							
<input checked="" type="checkbox"/> Silver Hill Capital Non-Del Bank Statement Fixed 30 - Limited Doc 30-day rate as of 1/12/2026 9:29 AM	6.375	100.486	\$2053	\$2636	6.375	38.6	details
<input checked="" type="checkbox"/> Silver Hill Capital Bank Statement Plus Fixed 30 - Limited Doc 30-day rate as of 1/12/2026 9:29 AM guidelines	6.500	100.609	\$2573	\$2670	6.500	38.9	details

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# ICE

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## DSCR (Debt Service Coverage Ratio)



**Silver Hill Capital**



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DSCR (Debt Service Coverage Ratio)

- 1. Select the **DSCR products** found on the Programs tab
- 2. Click **Save**
- 3. Click **Home**

ICE PPE

Bulk Bids, Administration

Investor | Dashboard | **Programs** | Settings | Company

Home | Admin | CPM | Online Help | Logout

Mon, Jan 12, 2026

Investor: Silver Hill Capital

**Save**

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input type="checkbox"/>	Agency Investor Plus PPF300 Fixed 30 VII PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF301 Fixed 30 VII NO PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF300 Fixed 30 VII PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF301 Fixed 30 VII No PPP			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Fixed 30			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Fixed 30 - 10YR IO			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Fixed 30 - 5YR IO			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 30			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 30 - 10YR IO			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 30 - 5YR IO			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 40			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 40 - 10YR IO			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2ndInvestment Fixed 30-FHLMC			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2ndInvestment Fixed 30-FHLMC-LoanAmt			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2ndInvestment Fixed 30-FHMA			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2ndInvestment Fixed 30-FHMA-LoanAmt			<input type="checkbox"/>
<input checked="" type="checkbox"/>	DSCR Multi Property Fixed 30			<input type="checkbox"/>
<input checked="" type="checkbox"/>	DSCR Standard Fixed 30			<input type="checkbox"/>
<input type="checkbox"/>	Jumbo AUS Fixed 15			<input type="checkbox"/>
<input type="checkbox"/>	Jumbo AUS Fixed 15-Asset Depletion			<input type="checkbox"/>
<input type="checkbox"/>	Jumbo AUS Fixed 20			<input type="checkbox"/>

- 4. Click **Create a New Loan**

ICE PPE

Bulk Bids, Administration

Home | Admin | CPM | Online Help | Logout

**Home** Monday, January 12, 2026

Qualifying a loan is done in six easy steps. To begin a new loan, click the link below. You can always return to this Home page by clicking the "Home" link above. To hide help text like this, click the "My Profile" link above and change the "Help Settings" value.

My Loans **Create new loan** Import loan

Loan ID	Borrower	Phone	Status	Action
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5. Navigate to the General Tab
6. Review the Loan Terms and make appropriate selection
7. Select **Non-Agency and Non-QM** in the Standard Products list
8. Review Product Options and make appropriate selection
9. Review Prepay Penalty Term and make appropriate selection

# ICE PPE

Bulk Bids, Administration

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: 650000.00 65 % LTV

Loan Amount: 422500

PMI, MIP Financed:

Total Amount: 422500

2nd Mtg Bal: 65 % CLTV

2nd Paymt: monthly

Max Loan Amount/Max Line: % HCLTV

☐ 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

**Standard Products**

☐ Agency

☒ Non-agency

☐ FHA

☐ VA

☐ USDA

☒ Non-QM

**Special Products**

☐ Asset Utilization

☐ FHA Streamline

☐ HomePossible

☐ HomeReady

☐ VA IRRRL

**Product Options**

☒ Interest Only

☐ No MI

☐ Waive Escrows

**Prepay Penalty Term:** None

10. Navigate to the Finances Tab

11. In the Document Type section, select **No Income** from the drop-down menu

**ICE PPE**

Bulk Bids, Administration      Loan ID: 26975080      Home | Admin | CPM | Online Help | Logout

**General** | **Borrower** | **Finances** | Property | Qualify | Summary

**Step 3 of 6** — Enter each borrower's credit score and accurate financial information. The verification requirements will determine the appropriate documentation type for the loan.

**Documentation Type**

Employment: Employed or Retired (can Verify) ▼

Income: **No Income** ▼      DSCR: 1.20

Assets: Full Assets ▼

**Borrower Financial Information**

Representative Credit Score: 760      ☐ No Credit Scores

Ivan Investor      Liquid Assets: 125000      Retirement Accts: 250000      Annual Income: 220000      Monthly Debt: 8000

For credit score, use the middle score from a tri-merge credit report. Liquid Assets can include checking and savings accounts, brokerage accounts, or any other assets that will be liquidated for this transaction.

12. Navigate to the Property tab

13. Select **Investment/Rental** from the Property Use drop-down menu

14. Enter the estimated DSCR into the appropriate field

**ICE PPE**

Bulk Bids, Administration      Loan ID: 26975080      Home | Admin | CPM | Online Help | Logout

**General** | **Borrower** | **Finances** | **Property** | Qualify | Summary

**Step 4 of 6** — Enter specifics about the subject property. If the borrower(s) own any additional real estate, enter the appropriate information.

**Subject Property Information**

Property Type: 1-Family ▼      **Property Use: Investment/Rental ▼**      ZIP:      ☐ Rural / Unique

Street Address:      City:      State: PA ▼      County: (please select) ▼

Annual Prop Taxes: 0      Annual Homeowners Ins.: 0      Monthly Assoc. Fees: 0      Monthly Rental Income: 0

MSA:      Census Tract:      County Code:      State Code:

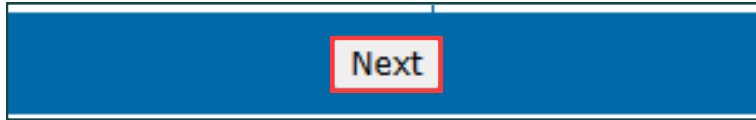
**Other Real Estate Owned**

Property Use	Market Value	Mtg Balance	Monthly Payment	Rental Income
▼				
▼				
▼				
▼				

**Next**      **Qualify**



15. Click **Next**



16. Navigate to the Qualify tab to review the results

## ICE PPE

Bulk Bids, Administration Loan ID: 26975060 Home | Admin | CPM | Online Help | Logout

General	Borrower	Finances	Property	Qualify	Summary
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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:  (all investors) ☐ Non-agency ☐ Non-QM

Target Rate:  Go!

Purpose:	Purchase	Location:	PA
Prop Val:	\$650,000.00	FICO:	760
Loan Amt:	\$422,500	Prop Type:	1-Family
		Prop Use:	Investment
		Effective Date:	1/12/2026 11:25 AM

**All** 30 Year Fixed 25 Year Fixed 20 Year Fixed 15 Year Fixed 40 Year Fixed Creditor-paid

Program	Rate	Price	Price\$	Pmt	APR	DTI	QM/Det
<input checked="" type="checkbox"/> Silver Hill Capital DSCR Standard Fixed 30 – No Ratio 30-day rate as of 1/12/2026 9:29 AM (15 30 45 60) <a href="#">guidelines</a>	6.250	97.253	(\$11606)	\$2201	6.516	n/a	<a href="#">details</a>
Options: Interest Only	6.375	98.253	(\$7361)	\$2245	6.544	n/a	<a href="#">details</a>
LTV/CLTV/HCLTV: 65/65/0	6.500	99.253	(\$3156)	\$2289	6.572	n/a	<a href="#">details</a>
<ul style="list-style-type: none"><li>The APR provided in ICE PPE is an estimate for internal comparative purposes only. This APR should not be included in any advertisement nor disclosure to a consumer. The APR is calculated using estimated terms, features, prepaid finance charges and does not include all potential finance charges, such as monthly mortgage insurance premiums and monthly guaranty fees. A more accurate APR can be viewed in Encompass.</li><li>Property Geography Data Codes (MSA/CensusTract) are obtained directly from the Census Bureau. If your property address did not return this data on the Property Tab, please check the Census Bureau Site to confirm the codes exist.</li><li>Blanket loan guidelines may differ from standard loans. Please see the pricing desk to confirm eligibility.</li><li>A 5 year Interest Only term is available. Improve 5 year Interest Only pricing by 10 Year Interest Only LLPA.</li><li>Manual underwriting is required.</li></ul>	6.625	100.190	\$803	\$2333	6.625	n/a	<a href="#">details</a>
	6.750	101.065	\$4500	\$2377	6.750	n/a	<a href="#">details</a>
	6.875	101.565	\$6612	\$2421	6.875	n/a	<a href="#">details</a>
	7.000	102.000	\$8450	\$2465	7.000	n/a	<a href="#">details</a>
<a href="#">Show all rates</a>							
<input checked="" type="checkbox"/> Silver Hill Capital Non-Del DSCR Standard Fixed 30 – No Ratio 30-day rate as of 1/12/2026 9:29 AM	6.625	100.190	\$803	\$2333	6.625	n/a	<a href="#">details</a>
<input checked="" type="checkbox"/> Silver Hill Capital DSCR Multi Property Fixed 30 – No Ratio 30-day rate as of 1/12/2026 9:29 AM <a href="#">guidelines</a>	7.375	100.071	\$300	\$2597	7.375	n/a	<a href="#">details</a>

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# ICE

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## Jumbo AUS and Jumbo Plus AUS



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Jumbo AUS and Jumbo Plus AUS

- 1. Select the Jumbo products found on the Programs tab
- 2. Click **Save**
- 3. Click **Home**

DashboardProgramsSettingsCompanyHomeAdmin

Investor: Silver Hill CapitalSave

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input type="checkbox"/>	Agency Investor Plus PPF360 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF361 Fixed 30 W/ NO PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF390 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF391 Fixed 30 W/ No PPP			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Fixed 30			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Fixed 30 - 10YR I/O			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Fixed 30 - 5YR I/O			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 30			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 30 - 10YR I/O			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 30 - 5YR I/O			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 40			<input type="checkbox"/>
<input type="checkbox"/>	Bank Statement Plus Fixed 40 - 10YR I/O			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FHLMC			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FHLMC-LoanAmt			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FHMA			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FHMA-LoanAmt			<input type="checkbox"/>
<input type="checkbox"/>	DSCR Multi Property Fixed 30			<input type="checkbox"/>
<input type="checkbox"/>	DSCR Standard Fixed 30			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Jumbo AUS Fixed 15			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Jumbo AUS Fixed 15-Asset Depletion			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Jumbo AUS Fixed 20			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Jumbo AUS Fixed 20-Asset Depletion			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Jumbo AUS Fixed 25			<input type="checkbox"/>

- 4. Click **Create a New Loan**

ICE PPE

Bulk Bids, AdministrationHomeAdminCPMOnline HelpLogout

HomeMonday, January 12, 2026

Qualifying a loan is done in six easy steps. To begin a new loan, click the link below. You can always return to this Home page by clicking the "Home" link above. To hide help text like this, click the "My Profile" link above and change the "Help Settings" value.

My Loans

Create new loanImport loan

Loan ID	Borrower	Phone	Status	Action
00000000				

5. Navigate to the General Tab
6. Review the Loan Terms and make appropriate selection
7. Select **Non-Agency and Non-QM** in the Standard Products list
8. Review Product Options and make appropriate selection
9. Review Prepay Penalty Term and make appropriate selection

# ICE PPE

Bulk Bids, Administration

Home | Admin | CPM | Online Help | Logout

GeneralBorrowerFinancesPropertyQualifySummary

**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: % LTV

Loan Amount:

PMI, MIP Financed:

Total Amount:

2nd Mtg Bal: % CLTV

2nd Paymt: monthly

Max Loan Amount/Max Line: % HCLTV

☐ 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.

**Loan Terms**

☒ 30 Year Fixed  
☒ 25 Year Fixed  
☒ 20 Year Fixed  
☒ 15 Year Fixed  
☐ 40 Year Fixed

☐ Custom Terms  
☒ 10 Year ARM  
☒ 7 Year ARM  
☒ 5 Year ARM

**Standard Products**

☐ Agency  
☒ Non-agency  
☐ FHA  
☐ VA  
☐ USDA  
☒ Non-QM

**Product Options**

☐ Interest Only  
☐ No MI  
☐ Waive Escrows

**Special Products**

☐ Asset Utilization  
☐ FHA Streamline  
☐ HomePossible  
☐ HomeReady  
☐ VA IRRRL

**Prepay Penalty Term:** None





10. Navigate to the Finances Tab

11. In the Document Type section, select **Full Income** from the drop-down menu

12. Select **24 Months W-2/Tax Returns or 12 Months W-2/Tax Returns** from the Non-QM Doc Level drop-down menu

**ICE PPE**

Bulk Bids, Administration      Loan ID: 26975477      Home | Admin | CPM | Online Help | Logout

**General** | **Borrower** | **Finances** | Property | Qualify | Summary

**Step 3 of 6** — Enter each borrower's credit score and accurate financial information. The verification requirements will determine the appropriate documentation type for the loan.

Documentation Type

Employment: **Employed or Retired (can Verify)**

Income: **Full Income**

Non-QM Doc Level: **24 Months W-2/Tax Returns**

Assets: **Full Assets**

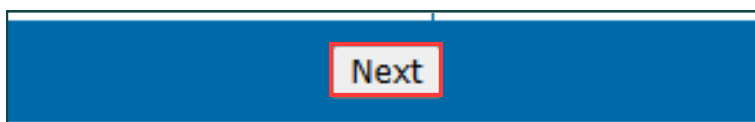
Borrower Financial Information

Representative Credit Score: **740**      ☐ No Credit Scores

Ivan Investor      Liquid Assets: **240000**      Retirement Accts: **540000**      Annual Income: **290000**      Monthly Debt: **3000**

For credit score, use the middle score from a tri-merge credit report. Liquid Assets can include checking and savings accounts, brokerage accounts, or any other assets that will be liquidated for this transaction.

13. Click **Next**



14. Navigate to the Qualify tab to review the results

**ICE PPE**

Bulk Bids, Administration      Loan ID: 26975477      Home | Admin | CPM | Online Help | Logout

**General** | **Borrower** | **Finances** | **Property** | **Qualify** | Summary

**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: **100**      (all investors)      ☒ Non-agency      ☒ Non-QM

Target Rate: **Go!**

Purpose: Purchase      Location: PA      Prop Val: \$650,000.00      FICO: 740      Prop Type: 1-Family      Loan Amt: \$422,500      Effective Date: 1/12/2026 11:51 AM

All	30 Year Fixed	25 Year Fixed	20 Year Fixed	15 Year Fixed	10 Year ARM	7 Year ARM	5 Year ARM	Creditor-paid
<b>Program</b>								
<input checked="" type="checkbox"/> Silver Hill Capital Jumbo Plus AUS Fixed 20 – Full Doc 30-day rate as of 1/12/2026 9:29 AM (15 30 45 60 75) <a href="#">guidelines</a>								
LTV:CLTV: 65/65/0								
<ul style="list-style-type: none"><li>The APR provided in ICE PPE is an estimate for internal comparative purposes only. This APR should not be included in any advertisement nor disclosure to a consumer. The APR is calculated using estimated terms, features, prepaid finance charges and does not include all potential finance charges, such as monthly mortgage insurance premiums and monthly guaranty fees. A more accurate APR can be viewed in Encompass.</li><li>Property Geography Data Codes (MSA/CensusTract) are obtained directly from the Census Bureau. If your property address did not return this data on the Property Tab, please check the Census Bureau Site to confirm the codes exist.</li><li>Manual underwriting is not permitted.</li><li>All loans must have Fannie Mae DU Findings included in the loan file.</li></ul>								
<input checked="" type="checkbox"/> Silver Hill Capital Non-Del Jumbo Plus AUS Fixed 20 – Full Doc 30-day rate as of 1/12/2026 9:29 AM								
<input checked="" type="checkbox"/> Silver Hill Capital Jumbo Plus AUS Fixed 30 – Full Doc 30-day rate as of 1/12/2026 9:29 AM <a href="#">guidelines</a>								
<input checked="" type="checkbox"/> Silver Hill Capital Jumbo Plus AUS Fixed 25 – Full Doc 30-day rate as of 1/12/2026 9:29 AM <a href="#">guidelines</a>								
Rate	Price	Price\$	Pmt	APR	DTI	QM/Det		
6.000	99.175	(\$3486)	\$3027	6.103	24.9	<a href="#">details</a>		
6.125	99.665	(\$1415)	\$3057	6.167	25.1	<a href="#">details</a>		
6.250	100.100	\$423	\$3088	6.250	25.2	<a href="#">details</a>		
6.375	100.500	\$2146	\$3119	6.375	25.3	<a href="#">details</a>		
6.500	100.886	\$3743	\$3150	6.500	25.4	<a href="#">details</a>		
6.625	101.261	\$5328	\$3181	6.625	25.6	<a href="#">details</a>		
<input checked="" type="checkbox"/> Show all rates								
6.250	100.100	\$423	\$3088	6.250	25.2	<a href="#">details</a>		
6.375	100.258	\$1090	\$2636	6.375	23.3	<a href="#">details</a>		
6.375	100.258	\$1090	\$2820	6.375	24.1	<a href="#">details</a>		

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