

Non-Agency

Correspondent Lender Reference Guide

ICE Pricing Engine Guide



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General Navigation



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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**

The screenshot shows the ICE PPE software interface. At the top, there is a navigation bar with links for Home, Admin, CRM, Online Help, and Logout. Below the navigation bar, there is a main menu with tabs: Investor, Dashboard, Programs (which is highlighted with a red box), Settings, Glossary, and a date indicator (Mon, Jan 12, 2020). The main content area displays a table with data for 'Lithium Loan Servicing'. On the right side of this table, there are two 'Save' buttons. A red box highlights the top 'Save' button. At the bottom right of the page, there is a separate button labeled 'Save HR Capital' with a red box highlighting it. The footer of the page contains the copyright notice '© 2020 ICE Mortgage Technology. All rights reserved.'

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

<input checked="" type="checkbox"/> Enabled	Program Name	Program Alias	Program Code	<input type="checkbox"/> Assumed Income
<input checked="" type="checkbox"/>	Agency Investor Plus PPP360 Fixed 30 W/ PPP			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Agency Investor Plus PPP361 Fixed 30 W/ NO PPP			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Agency Investor Plus PPP390 Fixed 30 W/ PPP			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Agency Investor Plus PPP391 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 - 2ndInvestment Fixed 30-FHLMC			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Conforming - 2ndInvestment Fixed 30-FHLMC-LoanAmt			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Conforming - 2ndInvestment Fixed 30-FNIMA			<input type="checkbox"/>
<input checked="" type="checkbox"/>	Conforming - 2ndInvestment Fixed 30-FNIMA-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"/>

Investor:

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ICE

Bank Statement



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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 Home Admin | CPM | Online Help | Logout

Mon, Jan 12, 2026

Investor Home Admin | CPM | Online Help | Logout

Mon, Jan 12, 2026

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input type="checkbox"/>	Agency Investor Plus PPP360 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP361 Fixed 30 W/ NO PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP390 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP391 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 - SYR 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 - SYR 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-LoanAmrt			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd Investment Fixed 30-FHLMC			<input type="checkbox"/>

Save

4. Click **Create a New Loan**

ICE PPE

Bulk Bids, Administration

Home | Admin | CPM | Online Help | Logout

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

Loan ID	Borrower	Phone	Status	Action
0000000000				

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		Loan Terms	Custom Terms
Lien Position:	1st Mortgage	<input checked="" type="checkbox"/> 30 Year Fixed <input type="checkbox"/> 25 Year Fixed <input type="checkbox"/> 20 Year Fixed <input type="checkbox"/> 15 Year Fixed <input type="checkbox"/> 40 Year Fixed	
Purpose:	Purchase	<input type="checkbox"/> Agency <input checked="" type="checkbox"/> Non-agency <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input type="checkbox"/> Non-QM	
Property Val:	650000	75	% LTV
Loan Amount:	487500	<input type="checkbox"/> Interest Only <input type="checkbox"/> No MI <input type="checkbox"/> Waive Escrows	
PMI, MIP Financed:			
Total Amount:	487500		
2nd Mtg Bal:		75	% CLTV
2nd Paymt:		monthly	
Max Loan Amount/Max Line:		% HCLTV	
<input type="checkbox"/> Community/Affordable Second			
Compensation:	<input type="radio"/> Borrower	<input checked="" type="radio"/> Creditor	
Target Price:	100	- or -	
Target Rate:			
Valid target pricing is between 80 and 120.			
Prepay Penalty Term: <input type="button" value="None"/>			

10. Click **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: <input type="text" value="100"/> <input type="button" value="all investors"/> Target Rate: <input type="text"/> <input type="button" value="Go"/>		<input checked="" type="checkbox"/> Non-agency <input checked="" type="checkbox"/> Non-QM		Purpose: Purchase 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																																																																																																														
<table border="1"> <thead> <tr> <th>All</th> <th>30 Year Fixed</th> <th>25 Year Fixed</th> <th>20 Year Fixed</th> <th>15 Year Fixed</th> <th>40 Year Fixed</th> <th colspan="4">Creditor-paid</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td colspan="5"> 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 LTV/CLTV/HCLTV: 65/85/0 </td> <td>Rate</td> <td>Price</td> <td>Price\$</td> <td>Pmt</td> <td>APR</td> <td>DTI</td> <td>QM/Det</td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.000</td> <td>98,443</td> <td>(\$6578)</td> <td>\$2533</td> <td>6.147</td> <td>37.9</td> <td><input type="button" value="details"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.125</td> <td>99,136</td> <td>(\$3650)</td> <td>\$2567</td> <td>6.207</td> <td>38.2</td> <td><input type="button" value="details"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.250</td> <td>99,824</td> <td>(\$744)</td> <td>\$2601</td> <td>6.267</td> <td>38.4</td> <td><input type="button" value="details"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.375</td> <td>100,486</td> <td>\$2053</td> <td>\$2636</td> <td>6.375</td> <td>38.6</td> <td><input type="button" value="details"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.500</td> <td>101,143</td> <td>\$4829</td> <td>\$2670</td> <td>6.500</td> <td>38.9</td> <td><input type="button" value="details"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.625</td> <td>101,786</td> <td>\$7546</td> <td>\$2705</td> <td>6.625</td> <td>39.1</td> <td><input type="button" value="details"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.750</td> <td>102,380</td> <td>\$10056</td> <td>\$2740</td> <td>6.750</td> <td>39.4</td> <td><input type="button" value="details"/></td> </tr> <tr> <td colspan="10"> <input type="checkbox"/> Show all rates </td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.375</td> <td>100,486</td> <td>\$2053</td> <td>\$2636</td> <td>6.375</td> <td>38.6</td> <td><input type="button" value="details"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>6.500</td> <td>100,609</td> <td>\$2573</td> <td>\$2670</td> <td>6.500</td> <td>38.9</td> <td><input type="button" value="details"/></td> </tr> </tbody> </table>										All	30 Year Fixed	25 Year Fixed	20 Year Fixed	15 Year Fixed	40 Year Fixed	Creditor-paid				<input 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 LTV/CLTV/HCLTV: 65/85/0					Rate	Price	Price\$	Pmt	APR	DTI	QM/Det	<input type="checkbox"/>	6.000	98,443	(\$6578)	\$2533	6.147	37.9	<input type="button" value="details"/>	<input type="checkbox"/>	6.125	99,136	(\$3650)	\$2567	6.207	38.2	<input type="button" value="details"/>	<input type="checkbox"/>	6.250	99,824	(\$744)	\$2601	6.267	38.4	<input type="button" value="details"/>	<input type="checkbox"/>	6.375	100,486	\$2053	\$2636	6.375	38.6	<input type="button" value="details"/>	<input type="checkbox"/>	6.500	101,143	\$4829	\$2670	6.500	38.9	<input type="button" value="details"/>	<input type="checkbox"/>	6.625	101,786	\$7546	\$2705	6.625	39.1	<input type="button" value="details"/>	<input type="checkbox"/>	6.750	102,380	\$10056	\$2740	6.750	39.4	<input type="button" value="details"/>	<input type="checkbox"/> Show all rates										<input type="checkbox"/>	6.375	100,486	\$2053	\$2636	6.375	38.6	<input type="button" value="details"/>	<input type="checkbox"/>	6.500	100,609	\$2573	\$2670	6.500	38.9	<input type="button" value="details"/>
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ICE

DSCR (Debt Service Coverage Ratio)



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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**

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input type="checkbox"/>	Agency Investor Plus PPP369 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP361 Fixed 30 W/ NO PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP360 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP301 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 - S/R 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 - S/R 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 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 35			<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**

Loan ID	Borrower	Phone	Status	Action
00000000000000000000000000000000				

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

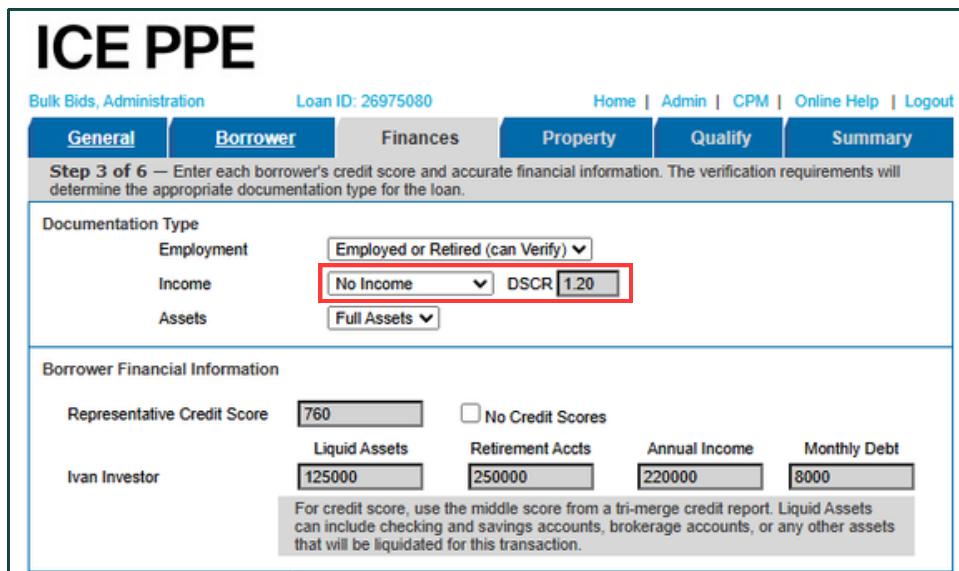
General Borrower Finances Property Quality Summary

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 <p>Lien Position: <input type="button" value="1st Mortgage"/></p> <p>Purpose: <input type="button" value="Purchase"/></p> <p>Property Val: <input type="text" value="650000.00"/> <input type="text" value="65"/> % LTV</p> <p>Loan Amount: <input type="text" value="422500"/></p> <p>PMI, MIP Financed: <input type="text"/></p> <p>Total Amount: <input type="text" value="422500"/></p> <p>2nd Mtg Bal: <input type="text"/> <input type="text" value="65"/> % CLTV</p> <p>2nd Paymt: <input type="text"/> monthly</p> <p>Max Loan Amount/Max Line: <input type="text"/> <input type="text"/> % HCLTV</p> <p><input type="checkbox"/> Community/Affordable Second</p> <p>Compensation: <input type="radio"/> Borrower <input checked="" type="radio"/> Creditor</p> <p>Target Price: <input type="text" value="100"/> - or - <input type="text"/></p> <p>Target Rate: <input type="text"/></p> <p>Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.</p> <p><input type="checkbox"/> Lender Fee Waiver</p> <p>Buydown Type: <input type="button" value="None"/></p> <p>FHA Case Number Date: <input type="text"/></p>		Loan Terms <input type="checkbox"/> 30 Year Fixed <input type="checkbox"/> 25 Year Fixed <input type="checkbox"/> 20 Year Fixed <input type="checkbox"/> 15 Year Fixed <input type="checkbox"/> 40 Year Fixed <input type="checkbox"/> Custom Terms	Standard Products <input type="checkbox"/> Agency <input checked="" type="checkbox"/> Non-agency <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input checked="" type="checkbox"/> Non-QM	Product Options <input checked="" type="checkbox"/> Interest Only <input type="checkbox"/> No MI <input type="checkbox"/> Waive Escrows	Prepay Penalty Term: <input type="button" value="None"/>
---	--	---	--	--	---

10. Navigate to the Finances Tab

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

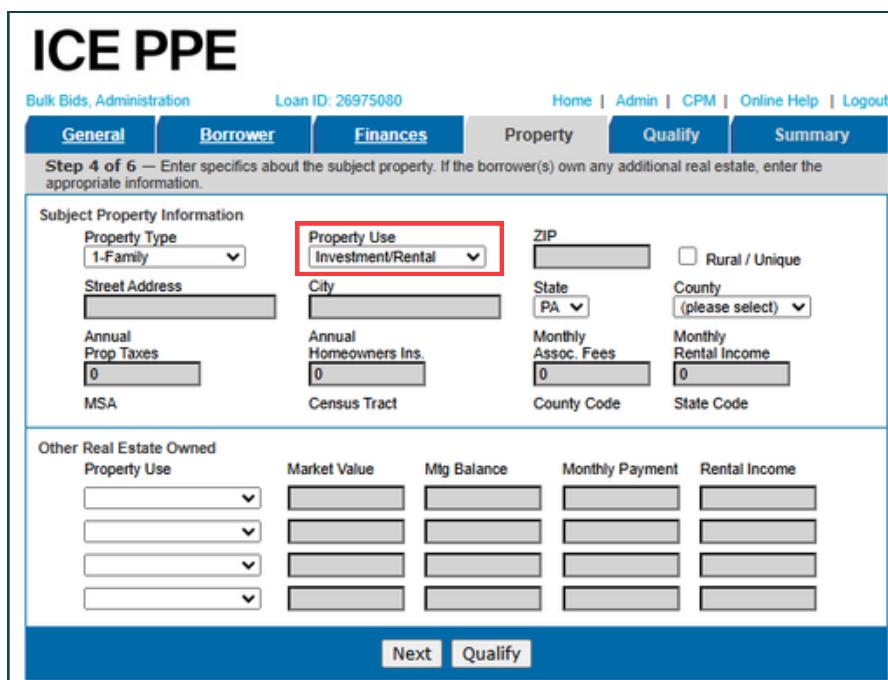


The screenshot shows the ICE PPE software interface. The title bar says "ICE PPE". The top menu bar includes "Bulk Bids, Administration", "Loan ID: 26975080", "Home | Admin | CPM | Online Help | Logout", and tabs for "General", "Borrower", "Finances" (which is selected and highlighted in blue), "Property", "Qualify", and "Summary". A sub-instruction at the top of the form says "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." The "Documentation Type" section contains three dropdown menus: "Employment" (set to "Employed or Retired (can Verify)"), "Income" (set to "No Income" with a red box around it), and "Assets" (set to "Full Assets"). Below this is the "Borrower Financial Information" section, which includes fields for "Representative Credit Score" (760), "Liquid Assets" (125000), "Retirement Accts" (250000), "Annual Income" (220000), and "Monthly Debt" (8000). A note below these fields says "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." The "Income" field in the "Documentation Type" section is also highlighted with a red box.

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



The screenshot shows the ICE PPE software interface. The title bar says "ICE PPE". The top menu bar includes "Bulk Bids, Administration", "Loan ID: 26975080", "Home | Admin | CPM | Online Help | Logout", and tabs for "General", "Borrower", "Finances", "Property" (which is selected and highlighted in blue), "Qualify", and "Summary". A sub-instruction at the top of the form says "Step 4 of 6 — Enter specifics about the subject property. If the borrower(s) own any additional real estate, enter the appropriate information." The "Subject Property Information" section contains fields for "Property Type" (1-Family), "Property Use" (set to "Investment/Rental" with a red box around it), "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", and "State Code". Below this is the "Other Real Estate Owned" section, which includes a table with columns for "Property Use", "Market Value", "Mtg Balance", "Monthly Payment", and "Rental Income". There are four rows in this table, each with dropdown menus for "Property Use" and input fields for the other columns. At the bottom of the form are "Next" and "Qualify" buttons.



15. Click **Next**



16. Navigate to the Qualify tab to review the results

ICE PPE

Bulk Bids, Administration Loan ID: 26975000 [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: <input type="text" value="100"/> (all investors) <input type="button" value="Go!"/>	<input checked="" type="checkbox"/> Non-agency	Purpose: Purchase	Location: PA
Target Rate: <input type="text"/>	<input checked="" type="checkbox"/> Non-QM	Prop Val: \$650,000.00	FICO: 760 Prop Type: 1-Family
		Loan Amt: \$422,500	Prop Use: Investment
		Effective Date: 1/12/2026 11:25 AM	

All 30 Year Fixed 25 Year Fixed 20 Year Fixed 15 Year Fixed 10 Year Fixed

Creditor-paid

Program	Rate	Price	Price\$	Pmt	APR	DTI	QM/Def
<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) guidelines	6.250	97.253	(\$11606)	\$2201	6.516	n/a	details
<input checked="" type="checkbox"/> 6.375	98.253	(\$7381)	\$2245	6.544	n/a	details	
<input checked="" type="checkbox"/> 6.500	99.253	(\$3156)	\$2289	6.572	n/a	details	
<input checked="" type="checkbox"/> 6.625	100.190	\$803	\$2333	6.625	n/a	details	
<input checked="" type="checkbox"/> 6.750	101.065	\$4500	\$2377	6.750	n/a	details	
<input checked="" type="checkbox"/> 6.875	101.565	\$6612	\$2421	6.875	n/a	details	
<input checked="" type="checkbox"/> 7.000	102.000	\$8450	\$2465	7.000	n/a	details	
Show all rates							
<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	details
<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 guidelines	7.375	100.071	\$300	\$2597	7.375	n/a	details

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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**

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input type="checkbox"/>	Agency Investor Plus PPP360 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP361 Fixed 30 W/ NO PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP390 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPP391 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-FNMA			<input type="checkbox"/>
<input type="checkbox"/>	Conforming - 2nd/Investment Fixed 30-FNMA-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**

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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
XXXXXXXXXX				



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

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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 <p>Lien Position: <input type="button" value="1st Mortgage"/></p> <p>Purpose: <input type="button" value="Purchase"/></p> <p>Property Val: <input type="text"/> % LTV</p> <p>Loan Amount: <input type="text"/></p> <p>PMI, MIP Financed: <input type="text"/></p> <p>Total Amount: <input type="text"/></p> <p>2nd Mtg Bal: <input type="text"/> % CLTV</p> <p>2nd Paymt: <input type="text"/> monthly</p> <p>Max Loan Amount/Max Line: <input type="text"/> % HCLTV</p> <p><input type="checkbox"/> Community/Affordable Second</p> <p>Compensation: <input type="radio"/> Borrower <input checked="" type="radio"/> Creditor</p> <p>Target Price: <input type="text" value="100"/> - or - <input type="text"/></p> <p>Target Rate: <input type="text"/></p> <p>Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.</p>		Loan Terms <input type="checkbox"/> Custom Terms <table border="1"> <tr><td><input checked="" type="checkbox"/> 30 Year Fixed</td><td><input checked="" type="checkbox"/> 10 Year ARM</td></tr> <tr><td><input checked="" type="checkbox"/> 25 Year Fixed</td><td><input checked="" type="checkbox"/> 7 Year ARM</td></tr> <tr><td><input checked="" type="checkbox"/> 20 Year Fixed</td><td><input checked="" type="checkbox"/> 5 Year ARM</td></tr> <tr><td><input checked="" type="checkbox"/> 15 Year Fixed</td><td></td></tr> <tr><td><input type="checkbox"/> 40 Year Fixed</td><td></td></tr> </table> Standard Products <table border="1"> <tr><td><input type="checkbox"/> Agency</td></tr> <tr><td><input checked="" type="checkbox"/> Non-agency</td></tr> <tr><td><input type="checkbox"/> FHA</td></tr> <tr><td><input type="checkbox"/> VA</td></tr> <tr><td><input type="checkbox"/> USDA</td></tr> <tr><td><input checked="" type="checkbox"/> Non-QM</td></tr> </table> Product Options <table border="1"> <tr><td><input type="checkbox"/> Interest Only</td></tr> <tr><td><input type="checkbox"/> No MI</td></tr> <tr><td><input type="checkbox"/> Waive Escrows</td></tr> </table> Special Products <table border="1"> <tr><td><input type="checkbox"/> Asset Utilization</td></tr> <tr><td><input type="checkbox"/> FHA Streamline</td></tr> <tr><td><input type="checkbox"/> HomePossible</td></tr> <tr><td><input type="checkbox"/> HomeReady</td></tr> <tr><td><input type="checkbox"/> VA IRRRL</td></tr> </table> Prepay Penalty Term: <input type="button" value="None"/>	<input checked="" type="checkbox"/> 30 Year Fixed	<input checked="" type="checkbox"/> 10 Year ARM	<input checked="" type="checkbox"/> 25 Year Fixed	<input checked="" type="checkbox"/> 7 Year ARM	<input checked="" type="checkbox"/> 20 Year Fixed	<input checked="" type="checkbox"/> 5 Year ARM	<input checked="" type="checkbox"/> 15 Year Fixed		<input type="checkbox"/> 40 Year Fixed		<input type="checkbox"/> Agency	<input checked="" type="checkbox"/> Non-agency	<input type="checkbox"/> FHA	<input type="checkbox"/> VA	<input type="checkbox"/> USDA	<input checked="" type="checkbox"/> Non-QM	<input type="checkbox"/> Interest Only	<input type="checkbox"/> No MI	<input type="checkbox"/> Waive Escrows	<input type="checkbox"/> Asset Utilization	<input type="checkbox"/> FHA Streamline	<input type="checkbox"/> HomePossible	<input type="checkbox"/> HomeReady	<input type="checkbox"/> VA IRRRL
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<input type="checkbox"/> Agency																										
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<input type="checkbox"/> VA IRRRL																										



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

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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

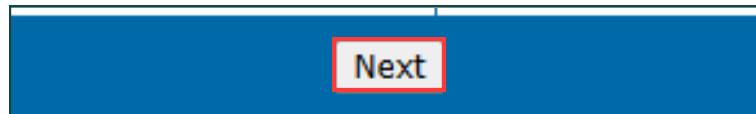
Employment	Employed or Retired (can Verify)
Income	Full Income
Non-QM Doc Level	24 Months W-2/Tax Returns
Assets	Full Assets

Borrower Financial Information

Representative Credit Score	740	<input type="checkbox"/> 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

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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)	<input checked="" type="checkbox"/> Non-agency	Purpose: Purchase	Location: PA
Target Rate: <input type="text"/>	<input type="button" value="Go!"/>	<input checked="" type="checkbox"/> Non-QM	Prop Val: \$650,000.00	FICO: 740
			Loan Amt: \$422,500	Prop Use: Primary
				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
<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) guidelines LTV/CLTV/HCLTV: 65/65/0	6.000	99.175	(\$3486)	\$3027	6.103	24.9	details	
	6.125	99.665	(\$1415)	\$3057	6.167	25.1	details	
	6.250	100.100	\$423	\$3088	6.250	25.2	details	
	6.375	100.508	\$2146	\$3119	6.375	25.3	details	
	6.500	100.886	\$3743	\$3150	6.500	25.4	details	
	6.625	101.261	\$5328	\$3181	6.625	25.6	details	
<input type="checkbox"/> Show all rates								
<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	6.250	100.100	\$423	\$3088	6.250	25.2	details	
<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 guidelines	6.375	100.258	\$1090	\$2636	6.375	23.3	details	
<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 guidelines	6.375	100.258	\$1090	\$2820	6.375	24.1	details	

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