

Non-Agency

Correspondent Lender Reference Guide

Optimal Blue Pricing Engine Guide



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Optimal Blue

General Navigation



Silver Hill Capital

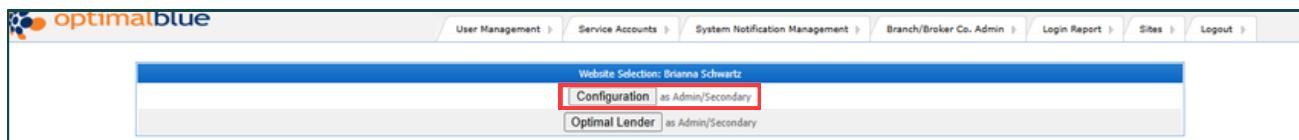


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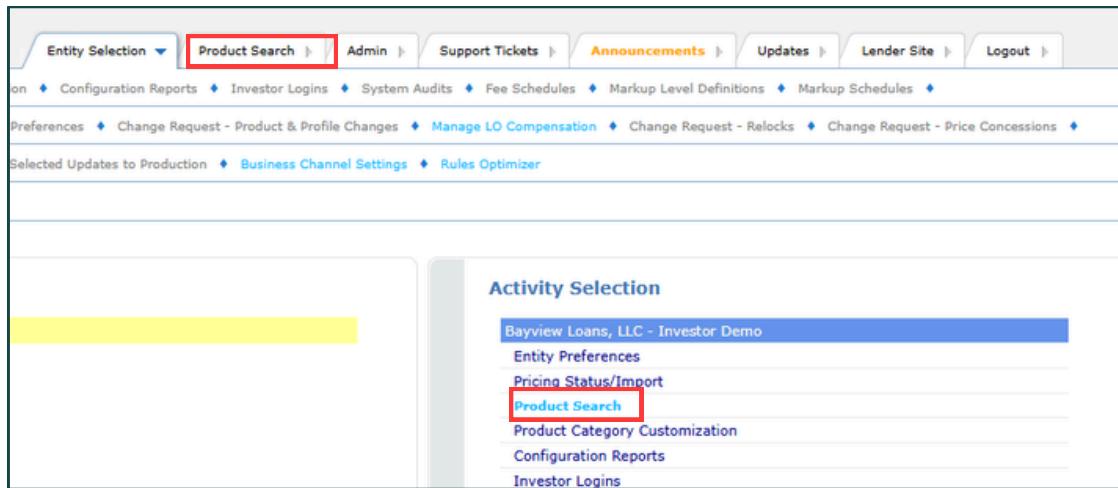
Optimal Blue

General Navigation

- Log into Optimal Blue using assigned credentials
 - Select Configuration



- From either the tabs at the top of the page, or from the list labeled Activity Selection select Product Search



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Optimal Blue

Bank Statement



Silver Hill Capital

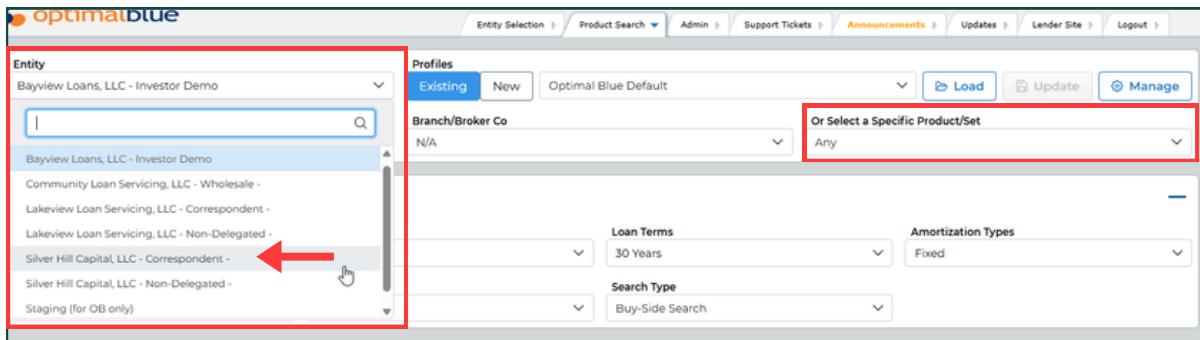


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Bank Statement

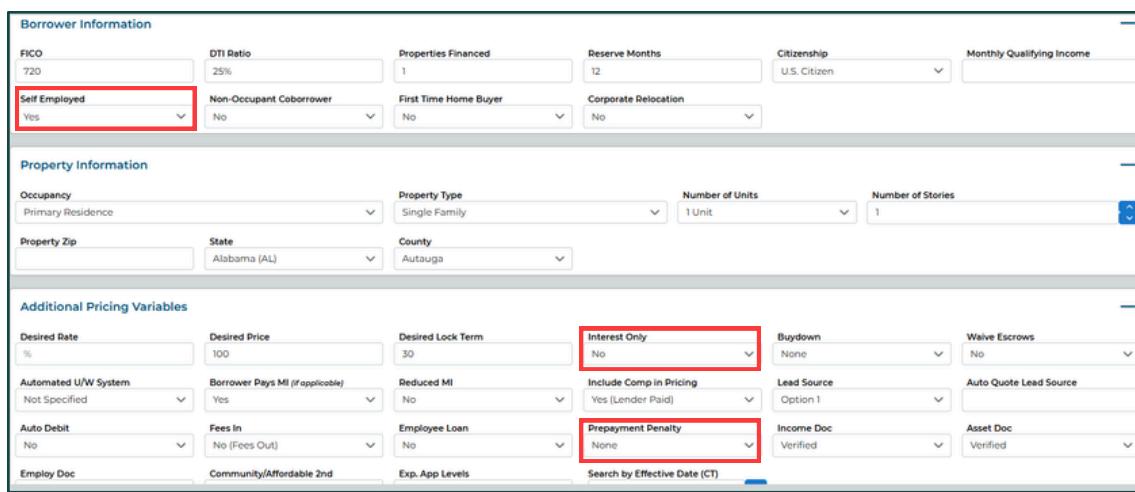
1. Navigate to the Entity section of the Product Search page
2. From the drop-down menu select **Silver Hill Capital LLC, Correspondent**
3. To select the specific product of interest, use the Or Select a Specific Product/Set drop-down menu



The screenshot shows the Optimal Blue software interface. In the top left, there's a dropdown menu labeled 'Entity' with a list of entities. An arrow points to the option 'Silver Hill Capital, LLC - Correspondent -'. To the right of the entity dropdown is a 'Profiles' section with tabs for 'Existing' and 'New', and a dropdown for 'Optimal Blue Default'. Below this is a 'Branch/Broker Co' dropdown set to 'N/A'. To the right of the branch dropdown is a red box labeled 'Or Select a Specific Product/Set' with a dropdown menu showing 'Any'.

Note: Field in the Borrower Information, Property Information, and Additional Pricing Variables will be prepopulated with data from the loan application

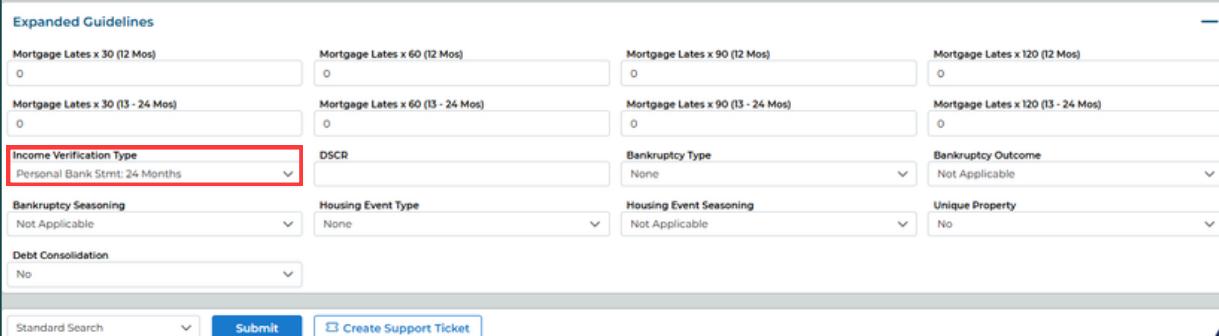
4. In the Borrower Information section, select **Yes** from the drop-down menu for Self Employed
5. In the Additional Pricing Variables section, review the options for Interest Only and Prepayment Penalty and make selections based on the needs of customer



The screenshot shows the 'Borrower Information' and 'Additional Pricing Variables' sections. In the 'Borrower Information' section, the 'Self Employed' dropdown is highlighted with a red box and set to 'Yes'. In the 'Additional Pricing Variables' section, the 'Interest Only' dropdown is highlighted with a red box and set to 'No', and the 'Prepayment Penalty' dropdown is also highlighted with a red box and set to 'None'.

6. In the Expanded Guidelines section, select **Income Verification Type** from the drop-down menu, ensuring the correct number of bank statements is listed

7. Click **Submit**



Expanded Guidelines

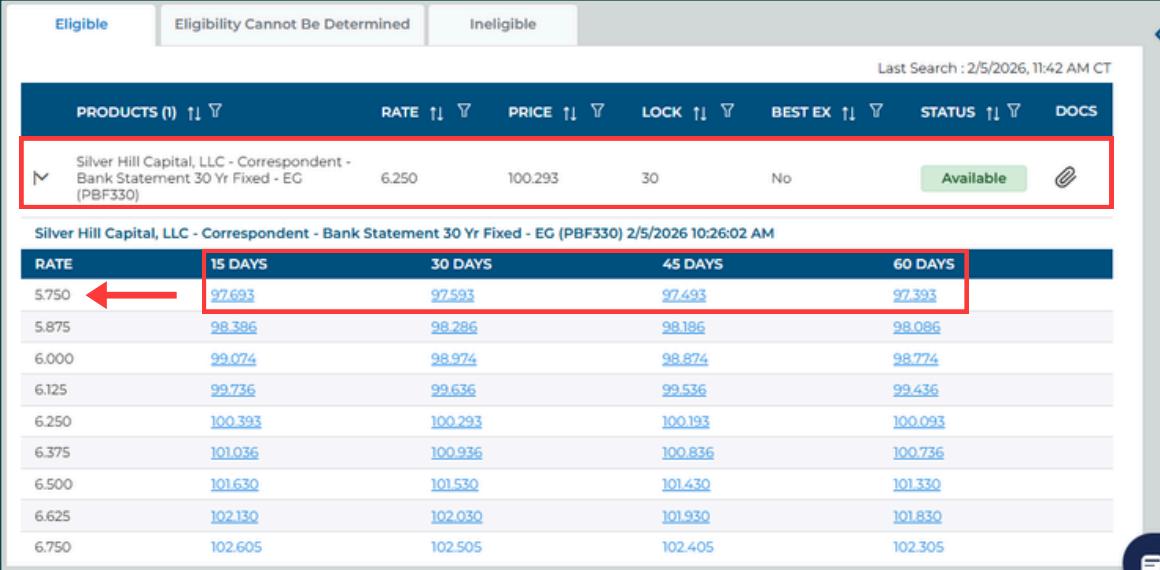
Mortgage Lates x 30 (12 Mos)	Mortgage Lates x 60 (12 Mos)	Mortgage Lates x 90 (12 Mos)	Mortgage Lates x 120 (12 Mos)
0	0	0	0
Mortgage Lates x 30 (13 - 24 Mos)	Mortgage Lates x 60 (13 - 24 Mos)	Mortgage Lates x 90 (13 - 24 Mos)	Mortgage Lates x 120 (13 - 24 Mos)
0	0	0	0
Income Verification Type	DSCR	Bankruptcy Type	Bankruptcy Outcome
Personal Bank Stmt: 24 Months		None	Not Applicable
Bankruptcy Seasoning	Housing Event Type	Housing Event Seasoning	Unique Property
Not Applicable	None	Not Applicable	No
Debt Consolidation			
No			

Standard Search

Outcome: A list of Eligible products will display

8. Select the product and term that best fits the customer(s) scenario

9. Review the rates and make a selection



Eligible Eligibility Cannot Be Determined Ineligible

Last Search : 2/5/2026, 11:42 AM CT

PRODUCTS (I)	RATE	PRICE	LOCK	BEST EX	STATUS	DOCS
Silver Hill Capital, LLC - Correspondent - Bank Statement 30 Yr Fixed - EG (PBF330)	6.250	100.293	30	No	Available	

Silver Hill Capital, LLC - Correspondent - Bank Statement 30 Yr Fixed - EG (PBF330) 2/5/2026 10:26:02 AM

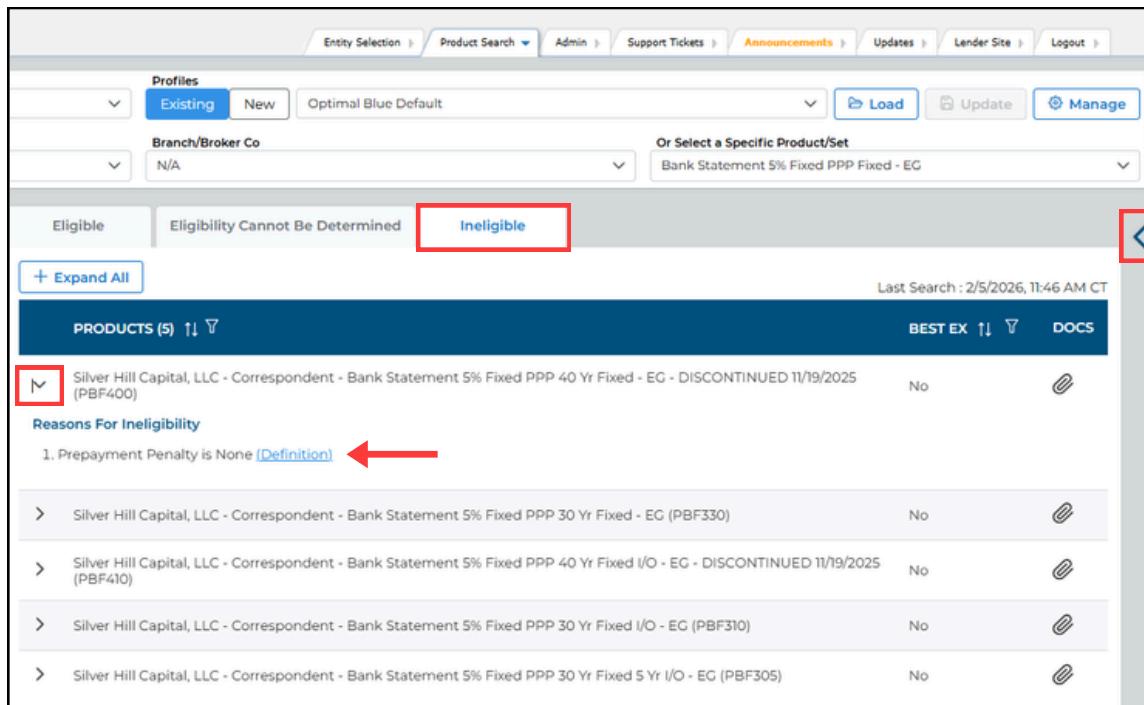
RATE	15 DAYS	30 DAYS	45 DAYS	60 DAYS
5.750	<u>97.693</u>	<u>97.593</u>	<u>97.493</u>	<u>97.393</u>
5.875	<u>98.386</u>	<u>98.286</u>	<u>98.186</u>	<u>98.086</u>
6.000	<u>99.074</u>	<u>98.974</u>	<u>98.874</u>	<u>98.774</u>
6.125	<u>99.736</u>	<u>99.636</u>	<u>99.536</u>	<u>99.436</u>
6.250	<u>100.393</u>	<u>100.293</u>	<u>100.193</u>	<u>100.093</u>
6.375	<u>101.036</u>	<u>100.936</u>	<u>100.836</u>	<u>100.736</u>
6.500	<u>101.630</u>	<u>101.530</u>	<u>101.430</u>	<u>101.330</u>
6.625	<u>102.130</u>	<u>102.030</u>	<u>101.930</u>	<u>101.830</u>
6.750	102.605	102.505	102.405	102.305

Note: Click on the Ineligible tab to review a list of products the customer does not qualify for

10. Select the drop-down icon to review the ineligible reason

11. Select the unhide icon to return to the product search screen and adjust the terms

Outcome: The list of Eligible products will update based on the new terms selected



The screenshot shows a software interface for product search. At the top, there are navigation links: Entity Selection, Product Search, Admin, Support Tickets, Announcements, Updates, Lender Site, and Logout. Below these are dropdown menus for Profiles (Existing, New, Optimal Blue Default), Branch/Broker Co (N/A), and a search bar for 'Or Select a Specific Product/Set' with the text 'Bank Statement 5% Fixed PPP Fixed - EG'. The main area has tabs: Eligible, Eligibility Cannot Be Determined, and Ineligible (which is highlighted with a red box). Below this is a button '+ Expand All'. The main content area is titled 'PRODUCTS (5) ↑↓' and shows a list of five products, each with a checkbox, a description, a 'No' button, and a 'DOC' icon. The first product is expanded, showing a list of reasons for ineligibility. One reason is highlighted with a red box and a red arrow points to the text '1. Prepayment Penalty is None'.

Product Description	Action	Reasons For Ineligibility
Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 40 Yr Fixed - EG (PBF400)	No	1. Prepayment Penalty is None [Definition]
Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed - EG (PBF330)	No	
Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 40 Yr Fixed I/O - EG - DISCONTINUED 11/19/2025 (PBF410)	No	
Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed I/O - EG (PBF310)	No	
Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed 5 Yr I/O - EG (PBF305)	No	

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Optimal Blue

DSCR (Debt Service Coverage Ratio)



Silver Hill Capital

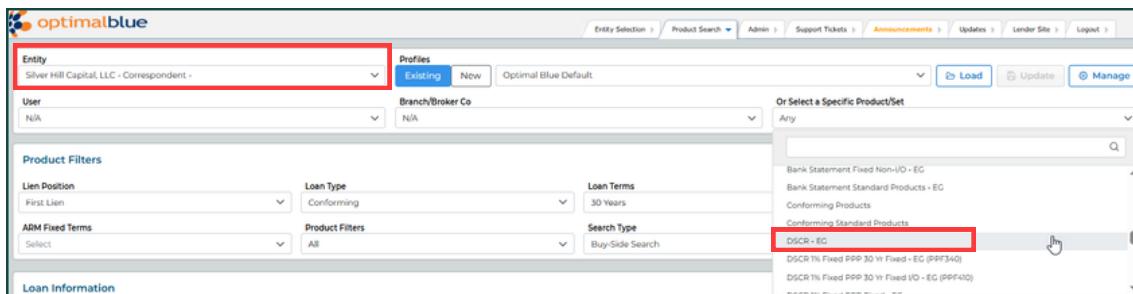


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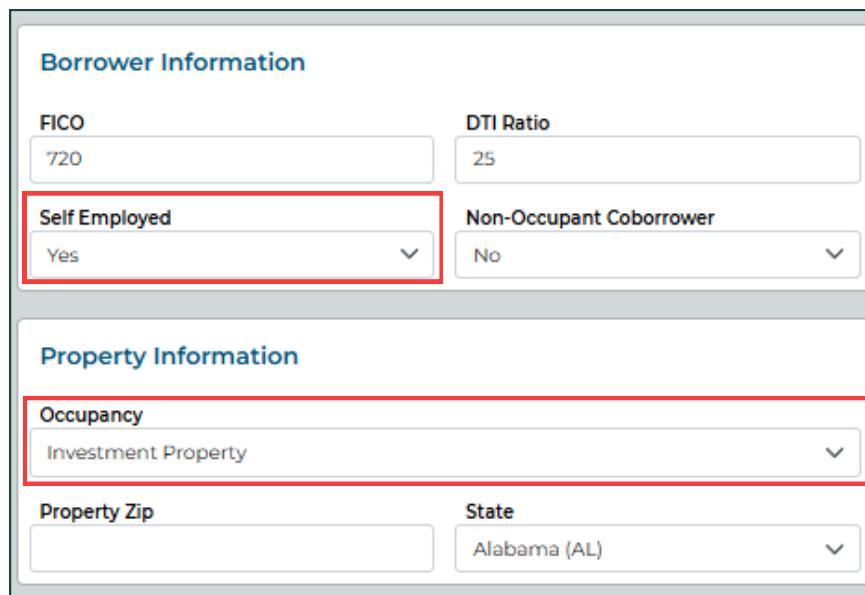
DSCR (Debt Service Coverage Ratio)

1. Navigate to the Entity section of the Product Search page
2. From the drop-down menu select **Silver Hill Capital LLC, Correspondent**
3. To select the specific product of interest, use the Or Select a Specific Product/Set drop-down menu



The screenshot shows the Optimal Blue software interface. In the top left, the 'Entity' dropdown is set to 'Silver Hill Capital, LLC - Correspondent'. To the right, there are tabs for 'Profiles' (which is 'Existing' in this view), 'New', and 'Optimal Blue Default'. Below these are dropdowns for 'User' (set to 'N/A') and 'Branch/Broker Co' (set to 'N/A'). On the right side, there's a search bar with 'Any' selected and a dropdown for 'Or Select a Specific Product/Set' containing items like 'Bank Statement Fixed Non-IO - EG', 'Bank Statement Standard Products - EG', 'Conforming Products', 'Conforming Standard Products', and 'DSCR - EG'. The 'DSCR - EG' option is highlighted with a red box.

4. In the Borrower Information section, select **Yes** from the drop-down menu for Self Employed
5. In the Property Information section, select **Investment Property** from the drop-down menu



The screenshot shows the 'Borrower Information' and 'Property Information' sections. In the 'Borrower Information' section, there are fields for 'FICO' (720), 'DTI Ratio' (25), 'Self Employed' (a dropdown with 'Yes' selected, highlighted with a red box), and 'Non-Occupant Coborrower' (a dropdown with 'No'). In the 'Property Information' section, there are fields for 'Occupancy' (a dropdown with 'Investment Property' selected, highlighted with a red box), 'Property Zip' (a text input field), and 'State' (a dropdown with 'Alabama (AL)').

6. In the Additional Pricing Variables section, review the options for Interest Only and Prepayment Penalty and make selections based on the needs of customer

Additional Pricing Variables

Desired Rate	Desired Price	Desired Lock Term	Interest Only	Buydown	Waive Escrows
Automated U/W System	Borrower Pays MI (if applicable)	Reduced MI	No	None	No
Not Specified	Yes	No	Yes (Lender Paid)	Lead Source	Auto Quote Lead Source
Auto Debit	Fees In	Employee Loan	None	Income Doc	Asset Doc
No	No (Fees Out)	No	None	Verified	Verified
Employ Doc	Community/Affordable 2nd	Exp. App Levels	N/A	Search by Effective Date (CT)	
Verified	No				

7. In the Expanded Guidelines section, select **Investor-DSCR** from the Income Verification Type drop-down menu
8. Enter the estimated ratio into the DSCR field

Expanded Guidelines

Mortgage Lates x 30 (12 Mos)	Mortgage Lates x 60 (12 Mos)
0	0
Mortgage Lates x 30 (13 - 24 Mos)	Mortgage Lates x 60 (13 - 24 Mos)
0	0
Income Verification Type	DSCR
Investor - DSCR	1.2
Bankruptcy Seasoning	Housing Event Type
Not Applicable	None
Debt Consolidation	
No	

9. Click **Submit**

Standard Search → Submit Create Support Ticket

Outcome: A list of Eligible products will display



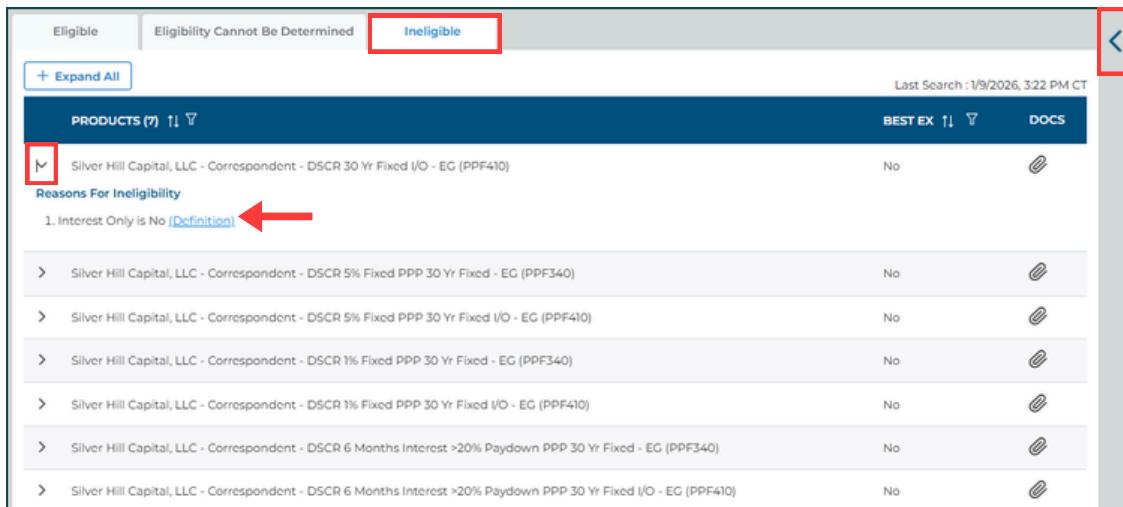
10. Select the product and term that best fits the customer(s) scenario
11. Review the rates and make a selection

Eligible	Eligibility Cannot Be Determined	Ineligible					
		Last Search : 1/9/2026, 3:22 PM CT					
PRODUCTS (1) ↑↓		RATE ↑↓	PRICE ↑↓	LOCK ↑↓	BEST EX ↑↓	STATUS ↑↓	DOCS
▼	Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed - EG (PPF340)	7.000	100.315	30	No	Available	
Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed - EG (PPF340) 1/9/2026 12:43:29 PM							
RATE	15 DAYS	30 DAYS	45 DAYS	60 DAYS			
4.500	81.103	81.003	80.903	80.803			
4.625	82.009	81.909	81.809	81.709			
4.750	82.910	82.810	82.710	82.610			
4.875	83.802	83.702	83.602	83.502			
5.000	84.686	84.586	84.486	84.386			
5.125	85.560	85.460	85.360	85.260			
5.250	86.427	86.327	86.227	86.127			
5.375	87.590	87.490	87.390	87.290			
5.500	88.440	88.340	88.240	88.140			
5.625	89.573	89.473	89.373	89.273			
5.750	90.165	90.065	90.965	90.865			
5.875	92.353	92.253	92.153	92.053			

Note: Click on the Ineligible tab to review a list of products the customer does not qualify for

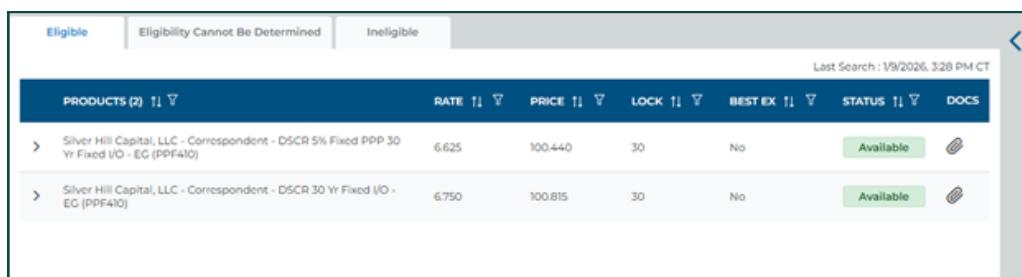


12. Select the drop-down icon to review the ineligible reason
13. Select the unhide icon to return to the product search screen and adjust the terms



The screenshot shows a product search interface with three tabs at the top: 'Eligible', 'Eligibility Cannot Be Determined', and 'Ineligible'. The 'Ineligible' tab is highlighted with a red box. Below the tabs, a search bar shows 'Last Search: 1/9/2026, 3:22 PM CT'. The main area is titled 'PRODUCTS (7)'. A red box highlights the first item in the list: 'Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed I/O - EG (PPF410)'. Underneath this item, the 'Reasons For Ineligibility' section is expanded, showing a list of seven reasons, with the first one highlighted by a red box and a red arrow pointing to the '(Definition)' link.

Outcome: The list of Eligible products will update based on the new terms selected



The screenshot shows the same product search interface, but the 'Eligible' tab is now highlighted with a red box. The main area is titled 'PRODUCTS (2)'. Two products are listed: 'Silver Hill Capital, LLC - Correspondent - DSCR 5% Fixed PPP 30 Yr Fixed I/O - EG (PPF410)' and 'Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed I/O - EG (PPF410)'. Both products are marked as 'Available' with green buttons, and a red arrow points to the second product in the list.

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Optimal Blue

Jumbo AUS and Jumbo Plus AUS



Silver Hill Capital

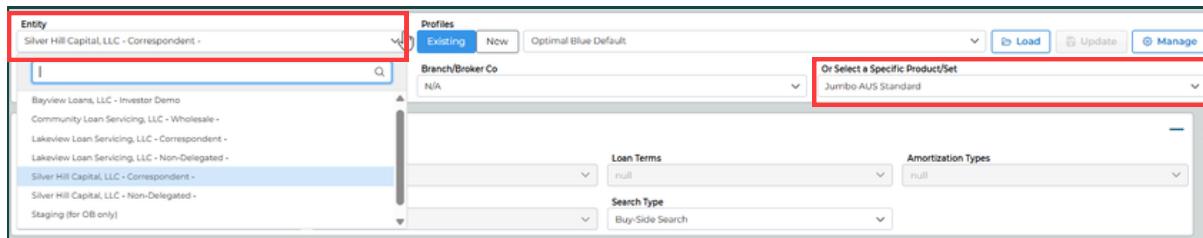


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Jumbo AUS and Jumbo Plus AUS

1. Navigate to the Entity section of the Product Search page
2. From the drop-down menu select **Silver Hill Capital LLC, Correspondent**
3. To select the specific product of interest, use the Or Select a Specific Product/Set drop-down menu



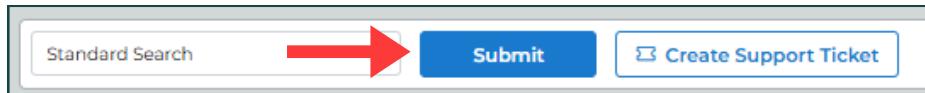
The screenshot shows the Optimal Blue Product Search interface. The 'Entity' dropdown is set to 'Silver Hill Capital, LLC - Correspondent'. The 'Or Select a Specific Product/Set' dropdown is set to 'Jumbo AUS Standard'. Other visible fields include 'Profiles' (Existing, New, Optimal Blue Default), 'Branch/Broker Co' (N/A), 'Loan Terms' (null), 'Amortization Types' (null), and 'Search Type' (Buy-Side Search).

4. In the Product Filters section, select **Non-Conforming** from the Loan Type drop-down menu
5. Also, from the Loan Terms drop-down menu select the **potential loan terms** for your customer



The screenshot shows the 'Product Filters' section. The 'Loan Type' dropdown is set to 'NonConforming' and the 'Loan Terms' dropdown is set to 'null, 30 Years, 15 Years'. Other visible fields include 'Lien Position' (First Lien), 'ARM Fixed Terms' (Select), 'Product Filters' (All), and 'Search Type' (Buy-Side Search).

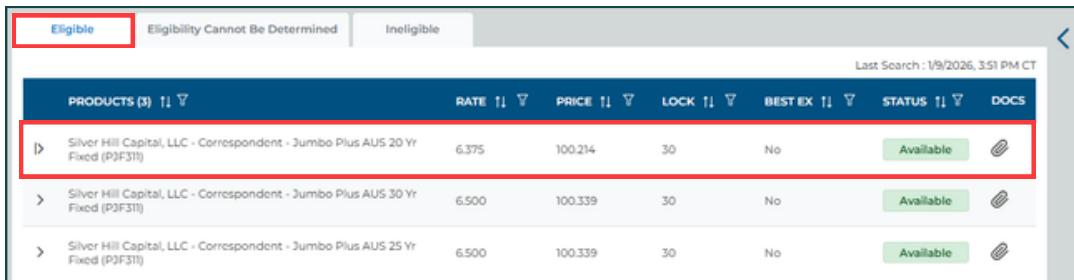
6. Click **Submit**



The screenshot shows the search results page with three buttons: 'Standard Search', 'Submit' (highlighted with a red arrow), and 'Create Support Ticket'.

Outcome: A list of *Eligible* products will display

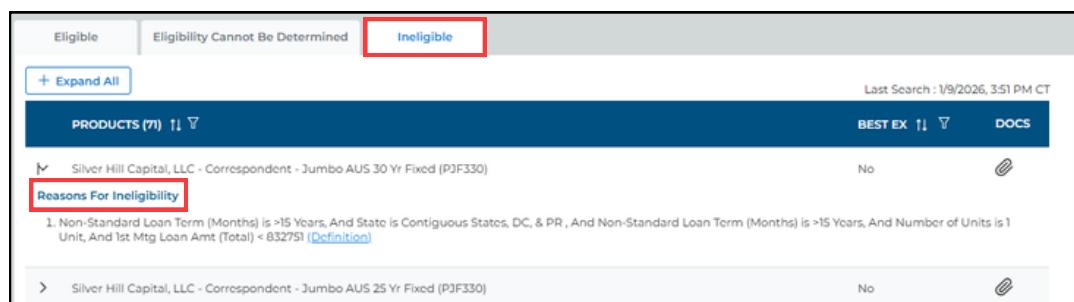
7. Select the product and term that best fits the customer(s) scenario
8. Review the rates and make a selection



PRODUCTS (3)	RATE	PRICE	LOCK	BEST EX	STATUS	DOCS
▷ Silver Hill Capital, LLC - Correspondent - Jumbo Plus AUS 20 Yr Fixed (P3F31)	6.375	100.214	30	No	Available	🔗
▷ Silver Hill Capital, LLC - Correspondent - Jumbo Plus AUS 30 Yr Fixed (P3F31)	6.500	100.339	30	No	Available	🔗
▷ Silver Hill Capital, LLC - Correspondent - Jumbo Plus AUS 25 Yr Fixed (P3F31)	6.500	100.339	30	No	Available	🔗

Note: Click on the *Ineligible* tab to review a list of products the customer does not qualify for

9. Select the drop-down icon to review the ineligible reason
10. Select the unhide icon to return to the product search screen and adjust the terms



PRODUCTS (1)	BEST EX	DOCS
▷ Silver Hill Capital, LLC - Correspondent - Jumbo AUS 30 Yr Fixed (P3F330)	No	🔗

Outcome: The list of *Eligible* products will update based on the new terms selected

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