

Non-Agency

Correspondent Lender Reference Guide

Optimal Blue Pricing Engine Guide



Silver Hill Capital



© 2026 Silver Hill Capital. NMLS #2469. This information is for lending institutions only, and not intended for use by individual consumers or borrowers. These programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

Proprietary and Confidential
Orig: November 18, 2025 _ BS

Table of Contents

General Navigation.....3

Bank Statement.....5

DSCR (Debt Service Coverage Ratio).....9

Jumbo AUS and Jumbo Plus AUS.....14



© 2026 Silver Hill Capital. NMLS #2469. This information is for lending institutions only, and not intended for use by individual consumers or borrowers. These programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

Optimal Blue

General Navigation



Silver Hill Capital



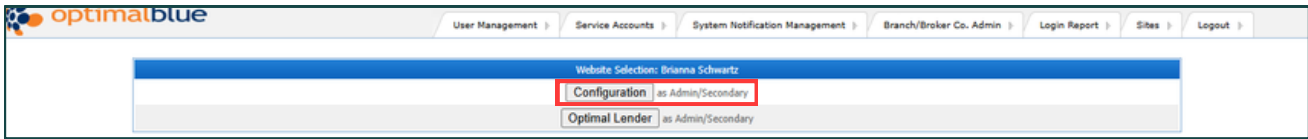
© 2026 Silver Hill Capital. NMLS #2469. This information is for lending institutions only, and not intended for use by individual consumers or borrowers. These programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

Proprietary and Confidential
Orig: November 18, 2025 _ BS

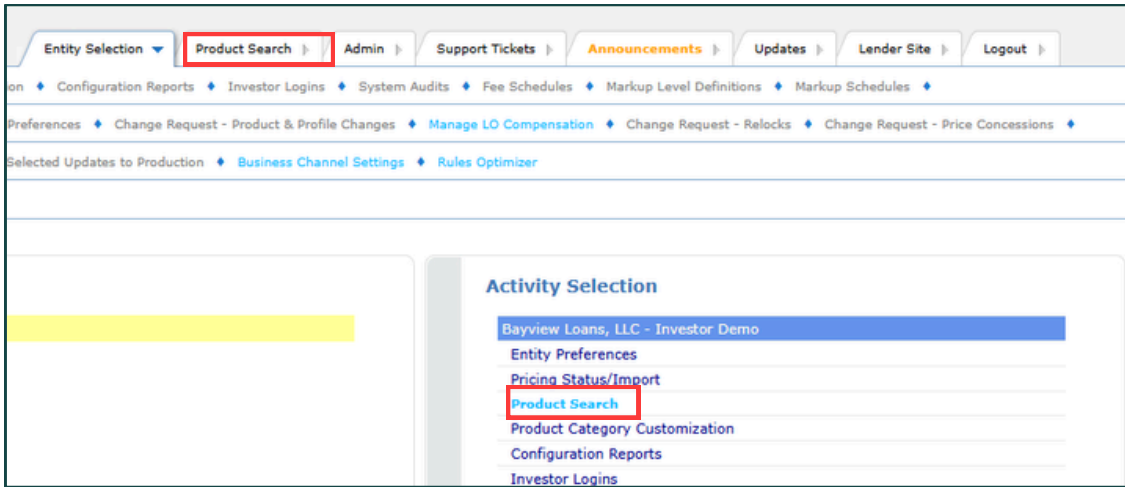
Optimal Blue

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



[Return to Table of Contents](#)



Optimal Blue

Bank Statement



Silver Hill Capital



© 2026 Silver Hill Capital. NMLS #2469. This information is for lending institutions only, and not intended for use by individual consumers or borrowers. These programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

Proprietary and Confidential
Orig: November 18, 2025 _ BS

Optimal Blue

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 Product Search interface. The 'Entity' dropdown menu is open, displaying a list of entities. 'Silver Hill Capital, LLC - Correspondent' is highlighted with a red arrow. The 'Or Select a Specific Product/Set' dropdown menu is also highlighted with a red box. Other visible fields include 'Branch/Broker Co' (N/A), 'Loan Terms' (30 Years), 'Amortization Types' (Fixed), and 'Search Type' (Buy-Side Search).

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 displays the 'Borrower Information', 'Property Information', and 'Additional Pricing Variables' sections. In the 'Borrower Information' section, the 'Self Employed' dropdown menu is highlighted with a red box. In the 'Additional Pricing Variables' section, the 'Interest Only' and 'Prepayment Penalty' dropdown menus are highlighted with red boxes. Other visible fields include FICO (720), DTI Ratio (25%), Properties Financed (1), Reserve Months (12), Citizenship (U.S. Citizen), Monthly Qualifying Income, Occupancy (Primary Residence), Property Type (Single Family), Number of Units (1 Unit), Number of Stories (1), Property Zip, State (Alabama (AL)), County (Autauga), Desired Rate (%), Desired Price (100), Desired Lock Term (30), Buydown (None), Waive Escrows (No), Automated U/W System (Not Specified), Borrower Pays MI (If applicable) (Yes), Reduced MI (No), Include Comp in Pricing (Yes (Lender Paid)), Lead Source (Option 1), Auto Quote Lead Source, Auto Debit (No), Fees In (No (Fees Out)), Employee Loan (No), Income Doc (Verified), Asset Doc (Verified), and Search by Effective Date (CT).

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

Expanded Guidelines

Mortgage Lates x 30 (12 Mos): 0

Mortgage Lates x 60 (12 Mos): 0

Mortgage Lates x 90 (12 Mos): 0

Mortgage Lates x 120 (12 Mos): 0

Mortgage Lates x 30 (13 - 24 Mos): 0

Mortgage Lates x 60 (13 - 24 Mos): 0

Mortgage Lates x 90 (13 - 24 Mos): 0

Mortgage Lates x 120 (13 - 24 Mos): 0

Income Verification Type: Personal Bank Stmt: 24 Months

DSCR:

Bankruptcy Type: None

Bankruptcy Outcome: Not Applicable

Bankruptcy Seasoning: Not Applicable

Housing Event Type: None

Housing Event Seasoning: Not Applicable

Unique Property: No

Debt Consolidation: No

Standard Search

Outcome: A list of Eligible products will display

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

Eligible | Eligibility Cannot Be Determined | Ineligible

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

PRODUCTS (1)	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	97.693	97.593	97.493	97.393
5.875	98.396	98.286	98.186	98.086
6.000	99.074	98.974	98.874	98.774
6.125	99.736	99.636	99.536	99.436
6.250	100.393	100.293	100.193	100.093
6.375	101.036	100.936	100.836	100.736
6.500	101.630	101.530	101.430	101.330
6.625	102.130	102.030	101.930	101.830
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 web application interface for product search. At the top, there are navigation tabs: Entity Selection, Product Search (selected), Admin, Support Tickets, Announcements, Updates, Lender Site, and Logout. Below these, there are sections for Profiles (Existing, New, Optimal Blue Default), Branch/Broker Co (N/A), and Or Select a Specific Product/Set (Bank Statement 5% Fixed PPP Fixed - EG). The main content area has three tabs: Eligible, Eligibility Cannot Be Determined, and Ineligible (highlighted with a red box). A red arrow points to the Ineligible tab. Below the tabs, there is a table of products. The first product is 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 40 Yr Fixed - EG - DISCONTINUED 11/19/2025' (PBF400). It is marked as 'No' and has a red box around its checkbox. Below this product, there is a section titled 'Reasons For Ineligibility' with a list of reasons. The first reason is '1. Prepayment Penalty is None (Definition)', which is highlighted with a red arrow. Below this, there are four more products listed, each with a 'No' status and a red box around its checkbox. The products are: 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed - EG (PBF330)', 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 40 Yr Fixed I/O - EG - DISCONTINUED 11/19/2025' (PBF410), 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed I/O - EG (PBF310)', and 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed 5 Yr I/O - EG (PBF305)'. The interface also includes a '+ Expand All' button, a 'Last Search' timestamp, and a 'DOCS' link.

PRODUCTS (5)	BEST EX	DOCS
<input checked="" type="checkbox"/> Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 40 Yr Fixed - EG - DISCONTINUED 11/19/2025 (PBF400)	No	
Reasons For Ineligibility		
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	

[Return to Table of Contents](#)

Optimal Blue

DSCR (Debt Service Coverage Ratio)



Silver Hill Capital



© 2026 Silver Hill Capital. NMLS #2469. This information is for lending institutions only, and not intended for use by individual consumers or borrowers. These programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

Proprietary and Confidential
Orig: November 18, 2025 _ BS

Optimal Blue

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 Product Search interface. The 'Entity' dropdown is set to 'Silver Hill Capital, LLC - Correspondent'. The 'Or Select a Specific Product/Set' dropdown is open, showing a list of products with 'DSCR - EG' highlighted. Other filters like 'Lien Position', 'Loan Type', and 'Loan Terms' are visible.

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, 'Self Employed' is set to 'Yes'. In the Property Information section, 'Occupancy' is set to 'Investment Property'.

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 100	Desired Lock Term 30	Interest Only No	Buydown None	Waive Escrows No
Automated U/W System Not Specified	Borrower Pays MI (if applicable) Yes	Reduced MI No	Include Comp in Pricing Yes (Lender Paid)	Lead Source Option 1	Auto Quote Lead Source
Auto Debit No	Fees In No (Fees Out)	Employee Loan No	Prepayment Penalty None	Income Doc Verified	Asset Doc Verified
Employ Doc Verified	Community/Affordable 2nd No	Exp. App Levels N/A	Search by Effective Date (CT)		

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) 0	Mortgage Lates x 60 (12 Mos) 0
Mortgage Lates x 30 (13 - 24 Mos) 0	Mortgage Lates x 60 (13 - 24 Mos) 0
Income Verification Type Investor - DSCR	DSCR 1.2
Bankruptcy Seasoning Not Applicable	Housing Event Type 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
<div> <div>▼</div> <div>Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed - EG (PPF340)</div> </div>	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	87.290	87.190	87.090	86.990
5.500	88.140	88.040	87.940	87.840
5.625	88.973	88.873	88.773	88.673
5.750	89.805	89.705	89.605	89.505
5.875	90.623	90.523	90.423	90.323

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

Eligible

Eligibility Cannot Be Determined

Ineligible

+ Expand All

Last Search : 1/9/2026, 3:22 PM CT

PRODUCTS (7)		BEST EX	DOCS
	Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed I/O - EG (PPF410)	No	
Reasons For Ineligibility			
1. Interest Only is No (Definition)			
>	Silver Hill Capital, LLC - Correspondent - DSCR 5% Fixed PPP 30 Yr Fixed - EG (PPF340)	No	
>	Silver Hill Capital, LLC - Correspondent - DSCR 5% Fixed PPP 30 Yr Fixed I/O - EG (PPF410)	No	
>	Silver Hill Capital, LLC - Correspondent - DSCR 1% Fixed PPP 30 Yr Fixed - EG (PPF340)	No	
>	Silver Hill Capital, LLC - Correspondent - DSCR 1% Fixed PPP 30 Yr Fixed I/O - EG (PPF410)	No	
>	Silver Hill Capital, LLC - Correspondent - DSCR 6 Months Interest >20% Paydown PPP 30 Yr Fixed - EG (PPF340)	No	
>	Silver Hill Capital, LLC - Correspondent - DSCR 6 Months Interest >20% Paydown PPP 30 Yr Fixed I/O - EG (PPF410)	No	

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

Eligible			Eligibility Cannot Be Determined			Ineligible		
						Last Search : 1/9/2026, 3:28 PM CT		
PRODUCTS (2)			RATE			PRICE		
			LOCK			BEST EX		
						STATUS		
						DOCS		
>	Silver Hill Capital, LLC - Correspondent - D5CR 5% Fixed PPP 30 Yr Fixed I/O - EG (PPF410)		6.625	100.440	30	No	Available	
>	Silver Hill Capital, LLC - Correspondent - D5CR 30 Yr Fixed I/O - EG (PPF410)		6.750	100.815	30	No	Available	

Return to Table of Contents



Optimal Blue

Jumbo AUS and Jumbo Plus AUS



Silver Hill Capital



© 2026 Silver Hill Capital. NMLS #2469. This information is for lending institutions only, and not intended for use by individual consumers or borrowers. These programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

Proprietary and Confidential
Orig: November 18, 2025 _ BS

Optimal Blue

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 'Entity' dropdown menu with 'Silver Hill Capital, LLC - Correspondent' selected. Below it, a list of entities is visible, including 'Bayview Loans, LLC - Investor Demo', 'Community Loan Servicing, LLC - Wholesale', 'Lakeview Loan Servicing, LLC - Correspondent', 'Lakeview Loan Servicing, LLC - Non-Delegated', 'Silver Hill Capital, LLC - Correspondent', 'Silver Hill Capital, LLC - Non-Delegated', and 'Staging (for OIB only)'. To the right, the 'Or Select a Specific Product/Set' dropdown menu is highlighted with a red box, showing 'Jumbo AUS Standard' selected. Other fields include '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 menu is highlighted with a red box, showing 'NonConforming' selected. The 'Loan Terms' dropdown menu is also highlighted with a red box, showing 'null, 30 Years, 15 Years' selected. Other filters include 'Lien Position' (First Lien), 'ARM Fixed Terms' (Select), 'Product Filters' (All), and 'Search Type' (Buy-Side Search).

- 6. Click **Submit**

The screenshot shows a 'Standard Search' input field, a red arrow pointing to a blue 'Submit' button, and a 'Create Support Ticket' button.



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

Eligible			Eligibility Cannot Be Determined	Ineligible		
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
Silver Hill Capital, LLC - Correspondent - Jumbo Plus AUS 30 Yr Fixed (P3F31)			6.500			100.339
Silver Hill Capital, LLC - Correspondent - Jumbo Plus AUS 25 Yr Fixed (P3F31)			6.500			100.339

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

Eligible			Eligibility Cannot Be Determined	Ineligible		
+ Expand All			Last Search : 1/9/2026, 3:51 PM CT			
PRODUCTS (7)			BEST EX			DOCS
Silver Hill Capital, LLC - Correspondent - Jumbo AUS 30 Yr Fixed (P3F330)			No			
Reasons For Ineligibility						
1. Non-Standard Loan Term (Months) is >15 Years, And State is Contiguous States, DC, & PR , And Non-Standard Loan Term (Months) is >15 Years, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 832751						
Silver Hill Capital, LLC - Correspondent - Jumbo AUS 25 Yr Fixed (P3F330)			No			

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

Return to Table of Contents

