

# Non-Agency

## Correspondent Lender Reference Guide

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### ICE Pricing Engine Guide



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# ICE

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## General Navigation



**Silver Hill Capital**



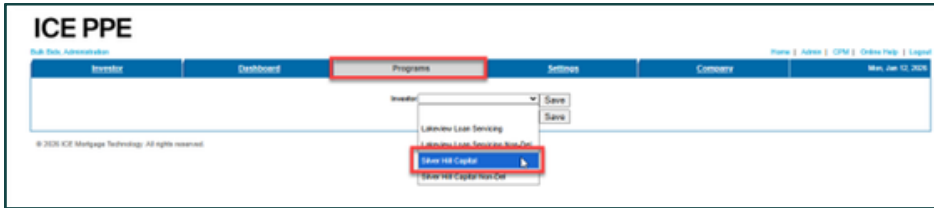
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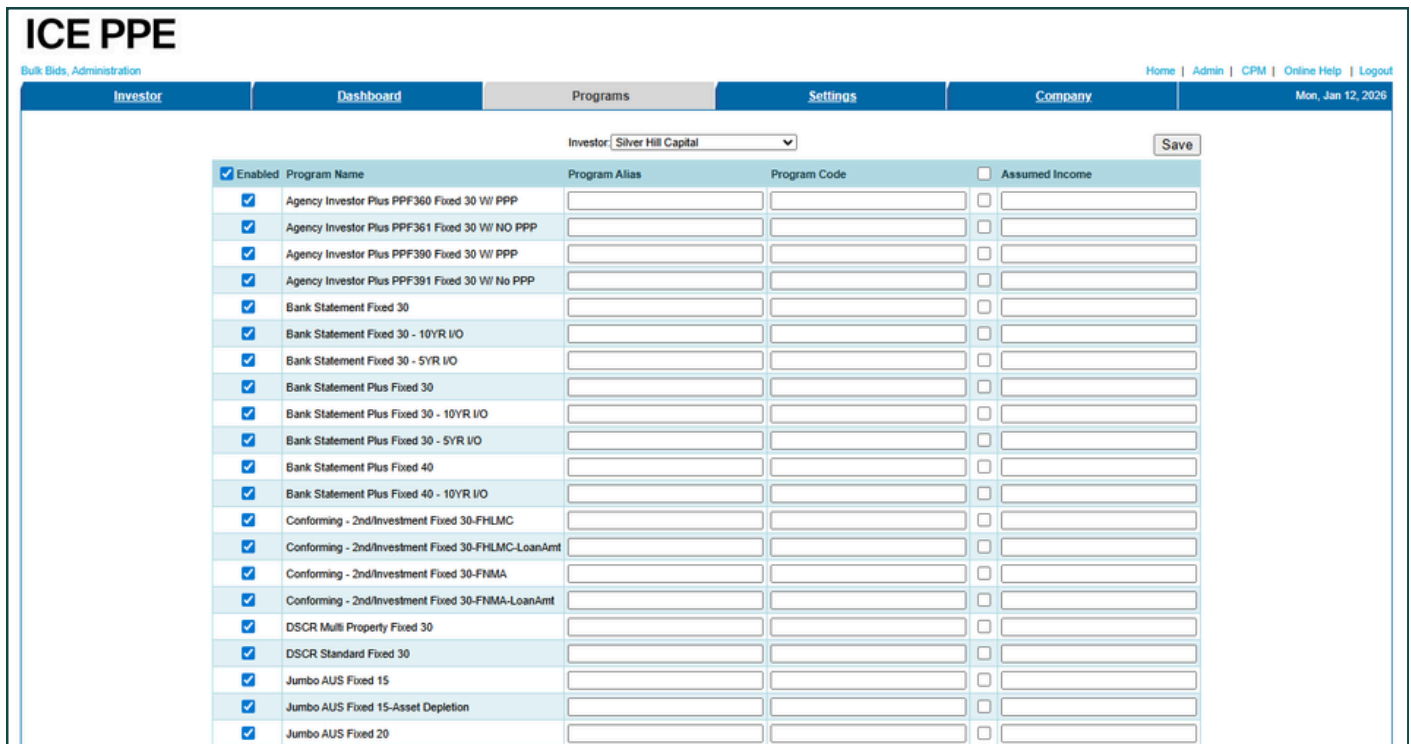
# ICE PPE

## 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

A screenshot of the ICE PPE web application showing a list of products. The 'Investor' dropdown is set to 'Silver Hill Capital'. The table below lists various mortgage programs with columns for 'Enabled', 'Program Name', 'Program Alias', 'Program Code', and 'Assumed Income'.

<input checked="" type="checkbox"/>	Program Name	Program Alias	Program Code	<input type="checkbox"/>	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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## Agency Investor Plus



# Silver Hill Capital



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# ICE

## Agency Investor Plus

1. Select the **Agency Investor Plus products** found on the Programs tab
2. Click **Save**
3. Click **Home**

### ICE PPE

Bulk Bids, Administration Home | Admin | CPM | Online Help | Logout

Investor | Dashboard | **Programs** | Settings | Company Fri, Mar 6, 2026

Investor: Silver Hill Capital Save

<input type="checkbox"/> Enabled	Program Name	Program Alias	Program Code	<input type="checkbox"/> 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 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"/>

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
00765500				



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
- Note:** if qualifying the borrower for an interest only loan be sure to select *Interest Only* in this section.
9. Review Prepay Penalty Term and make appropriate selection

# ICE PPE

Bulk Bids, Administration      Loan ID: 27276117      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.

<p><b>General Loan Information</b></p> <p>Lien Position: <input type="text" value="1st Mortgage"/> ▼</p> <p>Purpose: <input type="text" value="Purchase"/> ▼</p> <p>Property Val: <input type="text" value="1650000.00"/> <input type="text" value="57.57576"/> % LTV</p> <p>Loan Amount: <input type="text" value="950000"/></p> <p>PMI, MIP Financed: <input type="text"/></p> <p>Total Amount: <input type="text" value="950000"/></p> <p>2nd Mtg Bal: <input type="text"/> <input type="text" value="57.57576"/> % 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 -</p> <p>Target Rate: <input type="text"/></p> <p><small>Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.</small></p>	<p><b>Loan Terms</b>   <input type="text" value=""/> Custom Terms</p> <p><input checked="" type="checkbox"/> 30 Year Fixed</p> <p><input type="checkbox"/> 25 Year Fixed</p> <p><input type="checkbox"/> 20 Year Fixed</p> <p><input type="checkbox"/> 15 Year Fixed</p> <p><input type="checkbox"/> 40 Year Fixed</p> <p><b>Standard Products</b></p> <p><input checked="" type="checkbox"/> Agency</p> <p><input type="checkbox"/> Non-agency</p> <p><input type="checkbox"/> FHA</p> <p><input type="checkbox"/> VA</p> <p><input type="checkbox"/> USDA</p> <p><input type="checkbox"/> Non-QM</p> <p><b>Special Products</b></p> <p><input type="checkbox"/> Asset Utilization</p> <p><input type="checkbox"/> FHA Streamline</p> <p><input type="checkbox"/> HomePossible</p> <p><input type="checkbox"/> HomeReady</p> <p><input type="checkbox"/> VA IRRRL</p> <p><b>Prepay Penalty Term:</b> <input type="text" value="None"/> ▼</p>	<p><b>Product Options</b></p> <p><input checked="" type="checkbox"/> Interest Only</p> <p><input type="checkbox"/> No MI</p> <p><input type="checkbox"/> Waive Escrows</p>
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10. Complete the Borrower and Finances tabs
11. Navigate to the Property tab
12. Select Investment/Rental from the Property Use drop-down menu
13. Click **Qualify**

## ICE PPE

Bulk Bids, Administration    Loan ID: 27276117    Home | Admin | CPM | Online Help | Logout

General
Borrower
Finances
Property
Quality
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	<input type="checkbox"/> Rural / Unique
Street Address	City	State CT	County Fairfield
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
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Next
Qualify

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14. Navigate to the Qualify tab to review the results

## ICE PPE

Bulk Bids, Administration    Loan ID: 27276117    Home | Admin | CPM | Online Help | Logout

General
Borrower
Finances
Property
Quality
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)	Purpose: Purchase	Location: CT - Fairfield
Target Rate: <input type="text"/> Go!	<input checked="" type="checkbox"/> Flagged	Prop Val: \$1,650,000.00	FICO: 760
		Loan Amt: \$950,000	Prop Type: 1-Family
			Prop Use: Investment
			Effective Date: 3/6/2026 4:57 PM

**30 Year Fixed**

Program	Rate	Price	Price\$	Pmt	APR	DTI	QM/Det
<input checked="" type="checkbox"/> Silver Hill Capital Agency Investor Plus PPF361 Fixed 30 W/ NO PPP - Full Doc 30-day rate as of 3/6/2026 1:51 PM (15 30 45 60)	6.000	98,294	(\$16207)	\$5696	6.161	30.9	<a href="#">details</a>
<b>Not Supported: Interest Only</b>	6.125	99,026	(\$9253)	\$5772	6.217	31.3	<a href="#">details</a>
<a href="#">LTV/CLTV/HCLTV: 57.576/57.576/0</a>	6.250	99,752	(\$2356)	\$5849	6.274	31.6	<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>• 6 months reserves for the subject property plus 2% of the aggregate UPB.</li></ul>	6.375	100,439	\$4171	\$5927	6.375	32.0	<a href="#">details</a>
	6.500	101,065	\$10118	\$6005	6.500	32.3	<a href="#">details</a>
	6.625	101,624	\$15428	\$6083	6.625	32.7	<a href="#">details</a>
	6.750	102,142	\$20349	\$6162	6.750	33.1	<a href="#">details</a>

Show all rates

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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**

The screenshot shows the 'ICE PPE' interface with the 'Programs' tab selected. A dropdown menu shows 'Investor: Silver Hill Capital'. A 'Save' button is highlighted in the top right. A table of products is displayed with columns for 'Enabled', 'Program Name', 'Program Alias', 'Program Code', and 'Assumed Income'. The 'Bank Statement' products are highlighted with a red box:

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input type="checkbox"/>	Agency Investor Plus PPF300 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF301 Fixed 30 W/ NO PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF300 Fixed 30 W/ PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF301 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 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-FHLMC			<input type="checkbox"/>

4. Click **Create a New Loan**

The screenshot shows the 'ICE PPE' Home page. The 'Home' tab is selected. A navigation bar includes 'Home | Admin | CPM | Online Help | Logout'. The date 'Monday, January 12, 2026' is displayed. A message states: '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.' Below the message, there are two buttons: 'My Loans' and 'Create new loan' (highlighted with a red box). There is also an 'Import loan' button and a search bar. Below the buttons is a table with columns: Loan ID, Borrower, Phone, Status, and Action.

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 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**

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**  Custom Terms   
 30 Year Fixed   
 25 Year Fixed   
 20 Year Fixed   
 15 Year Fixed   
 40 Year Fixed

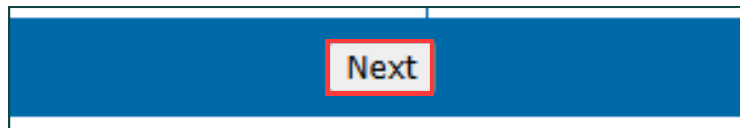
Standard Products   
 Agency   
 Non-agency   
 FHA   
 VA   
 USDA   
 Non-QM

Special Products   
 Asset Utilization   
 FHA Streamline   
 HomePossible   
 HomeReady   
 VA IRRRL

**Product Options**   
 Interest Only   
 No MI   
 Waive Escrows

Prepay Penalty Term:

10. Click **Next**



11. Navigate to the Qualify tab to review the results

Bulk Bids, Administration Home | Admin | CPM | Online Help | Logout

Loan ID: 26974784

**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) <a href="#">guidelines</a>	6.000	98.443	(\$6578)	\$2533	6.147	37.9	<a href="#">details</a>			
LTV/CLTV/HCLTV: 65/65/0	6.125	99.136	(\$3650)	\$2567	6.207	38.2	<a href="#">details</a>			
• 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	<a href="#">details</a>			
• 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	<a href="#">details</a>			
• 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	<a href="#">details</a>			
• 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	<a href="#">details</a>			
	6.750	102.380	\$10056	\$2740	6.750	39.4	<a href="#">details</a>			
<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	<a href="#">details</a>			
<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 <a href="#">guidelines</a>	6.500	100.609	\$2573	\$2670	6.500	38.9	<a href="#">details</a>			

Show all rates

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# ICE

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## DSCR (Debt Service Coverage Ratio)



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# ICE

## DSCR (Debt Service Coverage Ratio)

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

The screenshot shows the 'ICE PPE' interface with the 'Programs' tab selected. A dropdown menu is set to 'Silver Hill Capital'. A 'Save' button is highlighted in red. Below is a table of programs:

Enabled	Program Name	Program Alias	Program Code	Assumed Income
<input type="checkbox"/>	Agency Investor Plus PPF30 Fixed 30 VI PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF30 Fixed 30 VI NO PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF30 Fixed 30 VI PPP			<input type="checkbox"/>
<input type="checkbox"/>	Agency Investor Plus PPF30 Fixed 30 VI 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 Depreciation			<input type="checkbox"/>
<input type="checkbox"/>	Jumbo AUS Fixed 20			<input type="checkbox"/>

4. Click **Create a New Loan**

The screenshot shows the 'ICE PPE' Home page. The 'Home' tab is selected. A navigation bar includes 'Home | Admin | CPM | Online Help | Logout'. The date 'Monday, January 12, 2026' is displayed. A message states: '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.' Below the message are three buttons: 'My Loans', 'Create new loan' (highlighted with a red box), and 'Import loan'. A search bar is also present. Below the buttons is a table with columns: Loan ID, Borrower, Phone, Status, and Action.

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:

Purpose:

Property Val:   % LTV

Loan Amount:

PMI, MIP Financed:

Total Amount: 422500

2nd Mtg Bal:   % CLTV

2nd Paymt:  monthly

Max Loan Amount/Max Line:   % HCLTV

Community/Affordable Second

Compensation:  Borrower  Creditor

Target Price:  - or -

Target Rate:

Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

Lender Fee Waiver

Buydown Type:

FHA Case Number Date:

Loan Terms
Custom 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

Prepay Penalty Term:

Product Options

- Interest Only
- No MI
- Waive Escrows



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 | Quality | 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	Retirement Accts	Annual Income	Monthly Debt
125000	250000	220000	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** | Quality | 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: 26975080 [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:  (all investors)  Non-agency  Non-QM

Target Rate:  (Go)

Purpose: Purchase Location: PA  
 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	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	(\$7381)	\$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>			
• 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.	6.625	100.190	\$803	\$2333	6.625	n/a	<a href="#">details</a>			
• 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.	6.750	101.065	\$4500	\$2377	6.750	n/a	<a href="#">details</a>			
• Blanket loan guidelines may differ from standard loans. Please see the pricing desk to confirm eligibility.	6.875	101.565	\$6612	\$2421	6.875	n/a	<a href="#">details</a>			
• A 5 year Interest Only term is available. Improve 5 year Interest Only pricing by 10 Year Interest Only LLPA.	7.000	102.000	\$8450	\$2465	7.000	n/a	<a href="#">details</a>			
• Manual underwriting is required.	<input type="checkbox"/> 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	<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



**Silver Hill Capital**



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Updated April 8, 2026 \_ BS

## Jumbo AUS and Jumbo Plus AUS

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

Investor: Silver Hill Capital

<input type="checkbox"/> Enabled	Program Name	Program Alias	Program Code	<input type="checkbox"/> 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-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"/>

**Save**

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
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

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:  - or -

Target Rate:

Valid target pricing is between 80 and 120.  
Valid target rate is between 0 and 20.

**Loan Terms**

30 Year Fixed  10 Year ARM

25 Year Fixed  7 Year ARM

20 Year Fixed  5 Year ARM

15 Year Fixed

40 Year Fixed

**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:  ▼



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:  ▼

Income:  ▼

Non-QM Doc Level:  ▼

Assets:  ▼

**Borrower Financial Information**

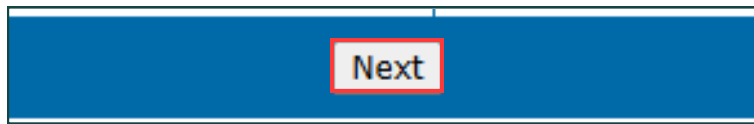
Representative Credit Score:        No Credit Scores

Liquid Assets:       Retirement Accts:       Annual Income:       Monthly Debt:

Ivan Investor

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:       (all investors)       Non-agency      Purpose: Purchase      Location: PA  
Target Rate:  (Go)       Non-QM      Prop Val: \$650,000.00      FICO: 740      Prop Type: 1-Family  
Loan Amt: \$422,500      Effective Date: 1/12/2026 11:51 AM      Prop Use: Primary

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>										
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/HCLTV: 65/65/0										
• 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 Enccompass.										
• 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.										
• Manual underwriting is not permitted.										
• All loans must have Fannie Mae DU Findings included in the loan file.										
<input type="button" value="Show all rates"/>										
Silver Hill Capital Non-Del Jumbo Plus AUS Fixed 20 – Full Doc 30-day rate as of 1/12/2026 9:29 AM										
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>										
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>										

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