

Non-Agency

Correspondent Lender Reference Guide

Optimal Blue Pricing Engine Guide



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Table of Contents

| | |
|---|----|
| General Navigation..... | 3 |
| Agency Investor Plus..... | 5 |
| Bank Statement..... | 9 |
| DSCR (Debt Service Coverage Ratio)..... | 13 |
| Jumbo AUS and Jumbo Plus AUS..... | 18 |



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General Navigation



Silver Hill Capital



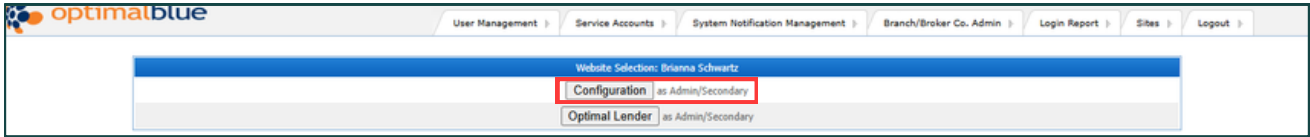
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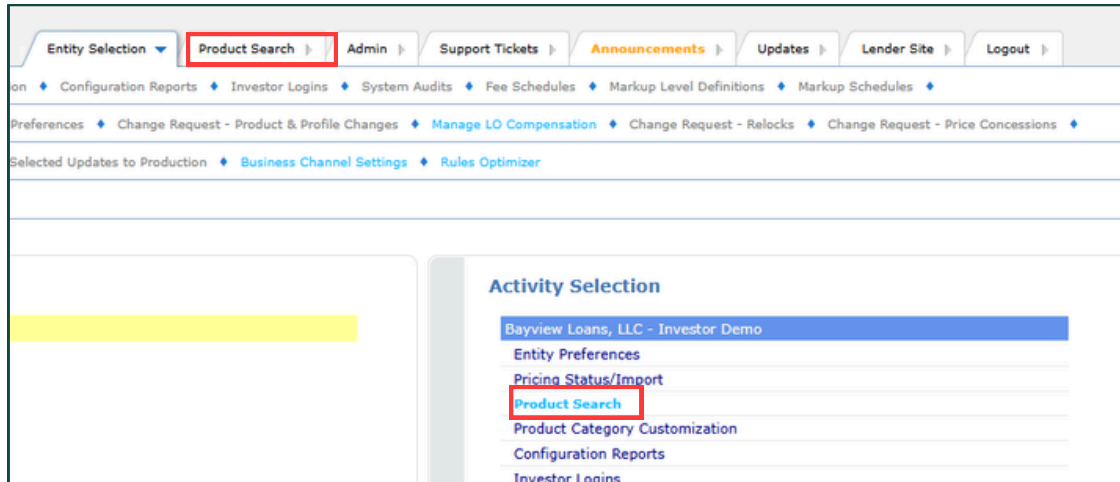
Optimal Blue

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



[Return to Table of Contents](#)

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Agency Investor Plus



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Agency Investor Plus

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. The selected entity is 'Silver Hill Capital, LLC - Correspondent'. The 'Or Select a Specific Product/Set' dropdown menu is also open, showing 'Agency Investor Plus' selected. A red arrow points to the selected entity in the dropdown menu.

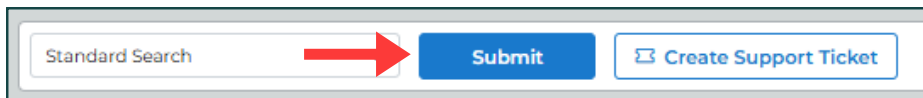
4. In the Property Information section, select **Investment Property** from the drop-down menu

The screenshot shows the Property Information section. The 'Occupancy' dropdown menu is open, showing 'Investment Property' selected. The 'Property Zip' field contains '06840' and the 'State' dropdown menu is open, showing 'Connecticut (CT)' selected.

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 Additional Pricing Variables section. The 'Interest Only' dropdown menu is open, showing 'Yes' selected. The 'Prepayment Penalty' dropdown menu is open, showing 'None' selected.

6. Click **Submit**




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

Last Search : 3/5/2026, 2:45 PM CT

| PRODUCTS (1) ↑↓ ▾ | RATE ↑↓ ▾ | PRICE ↑↓ ▾ | LOCK ↑↓ ▾ | BEST EX ↑↓ ▾ | STATUS ↑↓ ▾ | DOCS |
|---|-----------|------------|-----------|--------------|-------------|---|
| ✓ Silver Hill Capital, LLC - Correspondent - Agency Investor Plus Without PPP Conforming 30 Yr Fixed I/O (PPF391) | 6.500 | 100.093 | 30 | No | Available |  |

Silver Hill Capital, LLC - Correspondent - Agency Investor Plus Without PPP Conforming 30 Yr Fixed I/O (PPF391) 3/5/2026 10:43:23 AM

| RATE | 15 DAYS | 30 DAYS | 45 DAYS | 60 DAYS |
|---------|---------------|---------------|---------------|---------------|
| 4.625 ← | <u>88.060</u> | <u>87.960</u> | <u>87.860</u> | <u>87.760</u> |
| 4.750 | <u>88.994</u> | <u>88.894</u> | <u>88.794</u> | <u>88.694</u> |
| 4.875 | <u>89.900</u> | <u>89.800</u> | <u>89.700</u> | <u>89.600</u> |
| 5.000 | <u>90.788</u> | <u>90.688</u> | <u>90.588</u> | <u>90.488</u> |
| 5.125 | <u>91.656</u> | <u>91.556</u> | <u>91.456</u> | <u>91.356</u> |
| 5.250 | <u>92.500</u> | <u>92.400</u> | <u>92.300</u> | <u>92.200</u> |
| 5.375 | <u>93.321</u> | <u>93.221</u> | <u>93.121</u> | <u>93.021</u> |
| 5.500 | <u>94.115</u> | <u>94.015</u> | <u>93.915</u> | <u>93.815</u> |
| 5.625 | <u>94.876</u> | <u>94.776</u> | <u>94.676</u> | <u>94.576</u> |

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

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

The screenshot shows a web interface with three tabs: 'Eligible', 'Eligibility Cannot Be Determined', and 'Ineligible' (highlighted with a red box). A '+ Expand All' button is visible. The search results are displayed in a table with columns for 'PRODUCTS (15)', 'BEST EX', and 'DOCS'. The table lists several products from Silver Hill Capital, LLC. One product is highlighted with a red box, showing 'Reasons For Ineligibility'.

| PRODUCTS (15) | BEST EX | DOCS |
|--|---------|------|
| > Silver Hill Capital, LLC - Correspondent - Agency Investor Plus With PPP Conforming 30 Yr Fixed (PPF360) | No | |
| > Silver Hill Capital, LLC - Correspondent - Agency Investor Plus With PPP Non-Conforming 30 Yr Fixed (PPF360) | No | |
| ✓ Silver Hill Capital, LLC - Correspondent - Agency Investor Plus With PPP Conforming 30 Yr Fixed I/O (PPF390) Reasons For Ineligibility 1. Prepayment Penalty is None (Definition) | No | |
| > Silver Hill Capital, LLC - Correspondent - Agency Investor Plus With PPP Non-Conforming 30 Yr Fixed I/O (PPF390) | No | |
| > Silver Hill Capital, LLC - Correspondent - Agency Investor Plus With 5% Fixed PPP Conforming 30 Yr Fixed (PPF360) | No | |
| > Silver Hill Capital, LLC - Correspondent - Agency Investor Plus With 5% Fixed PPP Non-Conforming 30 Yr Fixed (PPF360) | No | |

[Return to Table of Contents](#)



Optimal Blue

Bank Statement



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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 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 fields visible 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 shows the Borrower Information, Property Information, and Additional Pricing Variables sections. The 'Self Employed' dropdown is set to 'Yes'. The 'Interest Only' dropdown is set to 'No'. The 'Prepayment Penalty' dropdown is set to 'None'. Other 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)), and County (Autauga).

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) 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

Submit

Create Support Ticket

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 (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 | 102.180 | 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 displays 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 the navigation, there are sections for Profiles (Existing, New, Optimal Blue Default) and Branch/Broker Co (N/A). A dropdown menu for 'Or Select a Specific Product/Set' is open, showing 'Bank Statement 5% Fixed PPP Fixed - EG'. The 'Ineligible' tab is selected and highlighted with a red box. A red arrow points to a dropdown icon on the right side of the interface. Below the tabs, there is a '+ Expand All' button and a 'Last Search : 2/5/2026, 11:46 AM CT' timestamp. The main content area shows a table of products with 5 items. The first item is highlighted with a red box and has a dropdown icon next to it. Below this item, the 'Reasons For Ineligibility' section is visible, with a red arrow pointing to the text '1. Prepayment Penalty is None (Definition)'. The table lists products from Silver Hill Capital, LLC, including details like 'Correspondent - Bank Statement 5% Fixed PPP 40 Yr Fixed - EG - DISCONTINUED 11/19/2025' and 'No' status.

| 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](#)



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DSCR (Debt Service Coverage Ratio)



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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 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 'Search Type' 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. The 'Self Employed' dropdown is set to 'Yes' and the 'Occupancy' dropdown is set to 'Investment Property'. Other fields like FICO, DTI Ratio, and State are also visible.

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

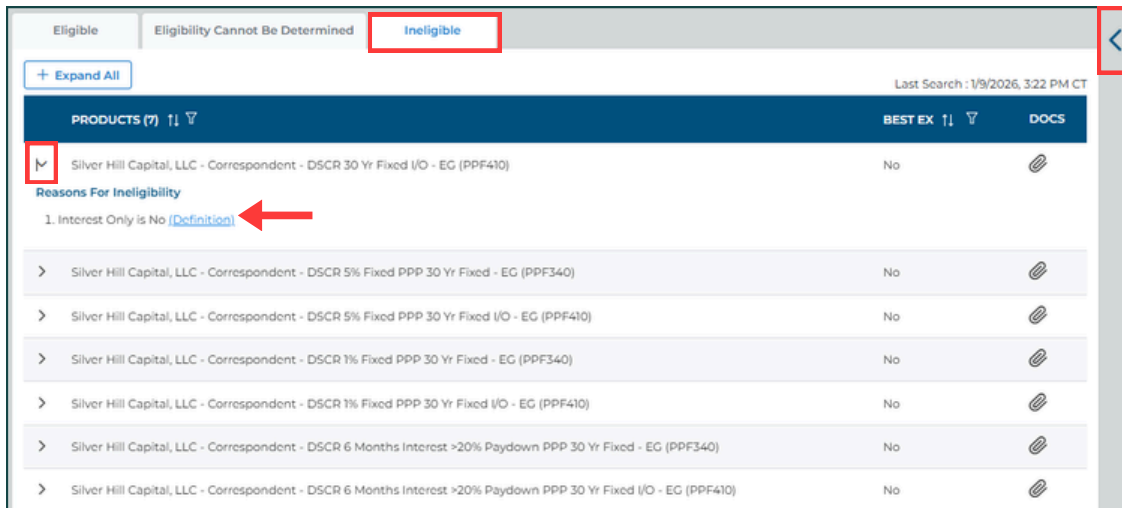
11. Review the rates and make a selection

| Eligible | Eligibility Cannot Be Determined | Ineligible | Last Search : 1/9/2026, 3:22 PM CT | | | | |
|--|----------------------------------|------------------------|------------------------------------|------------------------|-----------|------|--|
| PRODUCTS (1) ▾ | RATE ▾ | PRICE ▾ | LOCK ▾ | BEST EX ▾ | STATUS ▾ | DOCS | |
| ✓ Silver Hill Capital, LLC - Correspondent - D5CR 30 Yr Fixed - EG (PPF340) | 7.000 | 100.315 | 30 | No | Available | | |
| Silver Hill Capital, LLC - Correspondent - D5CR 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 | 90.633 | 90.533 | 90.433 | 90.333 | | | |

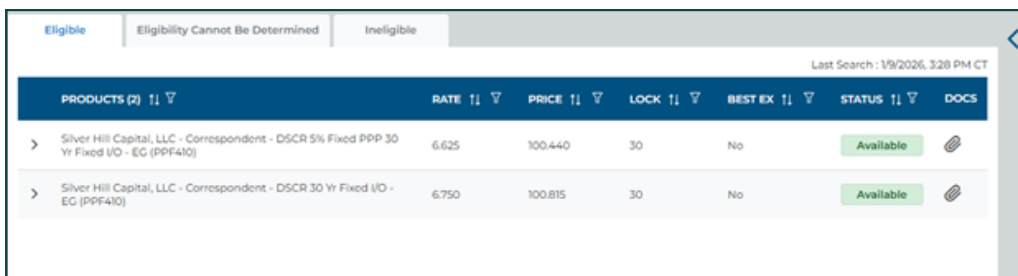
Note: Click on the Ineligible tab to review a list of products the customer does not qualify for



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



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



[Return to Table of Contents](#)



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Jumbo AUS and Jumbo Plus AUS



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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 'Entity' section of the Product Search page. The 'Entity' dropdown menu is highlighted with a red box and contains the following options: Silver Hill Capital, LLC - Correspondent - (selected), 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). The 'Or Select a Specific Product/Set' dropdown menu is also highlighted with a red box and contains the following options: Jumbo AUS Standard, Jumbo Plus AUS Standard, and Jumbo Plus 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 menu is highlighted with a red box and contains the following options: NonConforming, Conforming, and Other. The 'Loan Terms' dropdown menu is also highlighted with a red box and contains the following options: null, 30 Years, 15 Years, and 10 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 'Submit' button highlighted with a red arrow. The button is blue with the text 'Submit' in white. To the left of the button is a 'Standard Search' input field, and to the right is a 'Create Support Ticket' button with a speech bubble icon.

Outcome: A list of Eligible products will display

7. Select the product and term that best fits the customer(s) scenario
8. Review the silver 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 (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) < B32751 (Definition) | | |
| 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](#)

