

Non-Agency

Correspondent Lender Reference Guide

ICE Pricing Engine Guide



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ICE

General Navigation



Silver Hill Capital

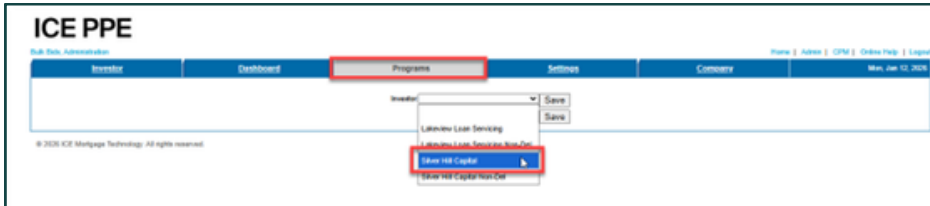


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ICE PPE

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

The screenshot shows the ICE PPE application interface with the 'Programs' tab selected. The 'Investor' dropdown menu is set to 'Silver Hill Capital'. A table lists various mortgage programs with columns for 'Enabled', 'Program Name', 'Program Alias', 'Program Code', and 'Assumed Income'. The 'Enabled' column contains checkboxes, all of which are checked. The 'Assumed Income' column contains checkboxes, all of which are unchecked.

<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

Agency Investor Plus



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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

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
---------	----------	-------	--------	--------

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>General Loan Information</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> <div style="font-size: x-small; border: 1px solid gray; padding: 2px; margin-top: 5px;"> Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20. </div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> Loan Terms <input type="text"/> Custom Terms </div> <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> <div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Standard Products <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> </div> <div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Product Options <p><input checked="" type="checkbox"/> Interest Only</p> <p><input type="checkbox"/> No MI</p> <p><input type="checkbox"/> Waive Escrows</p> </div> <div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Special Products <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> </div> <div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Prepay Penalty Term: <input type="text" value="None"/> ▼ </div>
---	--

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**

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
[]	[]	[]	[]	[]
[]	[]	[]	[]	[]
[]	[]	[]	[]	[]
[]	[]	[]	[]	[]

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) Target Rate: [] Go! Flagged

Purpose: Purchase Location: CT - Fairfield
 Prop Val: \$1,650,000.00 FICO: 760 Prop Type: 1-Family
 Loan Amt: \$950,000 Effective Date: 3/6/2026 4:57 PM

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	details
Not Supported: Interest Only	6.125	99.026	(\$9253)	\$5772	6.217	31.3	details
LTV/CLTV/HCLTV: 57.576/57.576/0	6.250	99.752	(\$2356)	\$5849	6.274	31.6	details
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.	6.375	100.439	\$4171	\$5927	6.375	32.0	details
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.	6.500	101.065	\$10118	\$6005	6.500	32.3	details
6 months reserves for the subject property plus 2% of the aggregate UPB.	6.625	101.624	\$15428	\$6083	6.625	32.7	details
	6.750	102.142	\$20349	\$6162	6.750	33.1	details

Show all rates

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ICE

Bank Statement



Silver Hill Capital

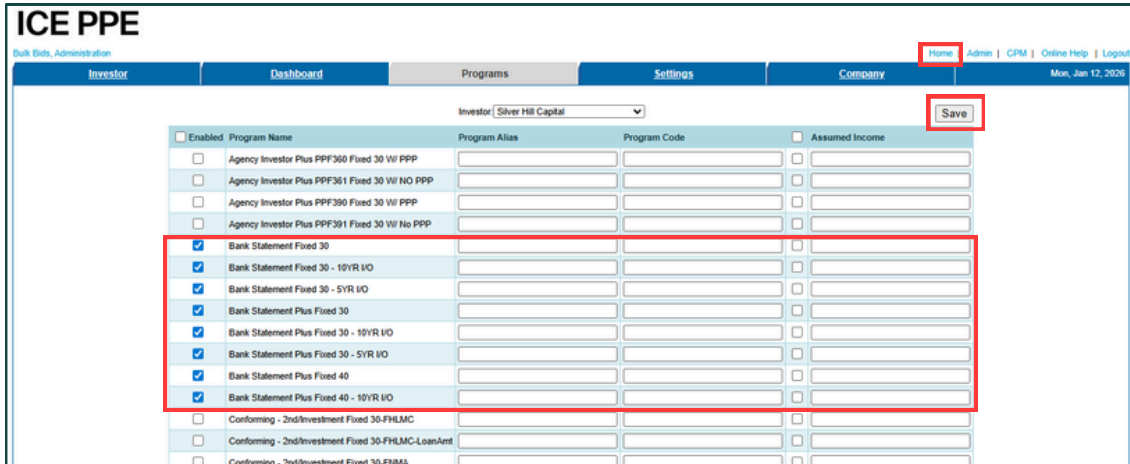


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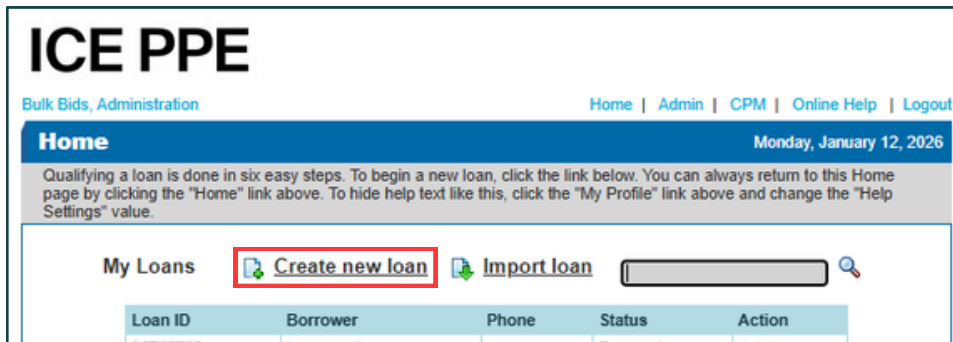
ICE

Bank Statement

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



4. Click **Create a New Loan**



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

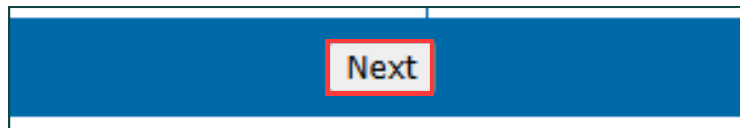
Standard Products Agency
 Non-agency
 FHA
 VA
 USDA
 Non-QM

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

Show all rates

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ICE

DSCR (Debt Service Coverage Ratio)



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DSCR (Debt Service Coverage Ratio)

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

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

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 'Create new loan' button is highlighted in red. Below the button is a table with columns for Loan ID, Borrower, Phone, Status, and Action.

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: 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

- 30 Year Fixed
- 25 Year Fixed
- 20 Year Fixed
- 15 Year Fixed
- 40 Year Fixed

Custom Terms

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. 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 | Qualify | Summary

Step 3 of 6 — Enter each borrower's credit score and accurate financial information. The verification requirements will determine the appropriate documentation type for the loan.

Documentation Type

Employment: Employed or Retired (can Verify) ▼

Income: **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** | Qualify | 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:

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) guidelines						6.250	97.253	(\$11606)	\$2201	6.516	n/a	details
Options: Interest Only						6.375	98.253	(\$7381)	\$2245	6.544	n/a	details
LTV/CLTV/HCLTV: 65/65/0						6.500	99.253	(\$3156)	\$2289	6.572	n/a	details
<ul style="list-style-type: none"> 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. 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. Blanket loan guidelines may differ from standard loans. Please see the pricing desk to confirm eligibility. A 5 year Interest Only term is available. Improve 5 year Interest Only pricing by 10 Year Interest Only LLPA. Manual underwriting is required. 						6.625	100.190	\$803	\$2333	6.625	n/a	details
						6.750	101.065	\$4500	\$2377	6.750	n/a	details
						6.875	101.565	\$6612	\$2421	6.875	n/a	details
						7.000	102.000	\$8450	\$2465	7.000	n/a	details
						<input type="button" value="Show all rates"/>						
<input checked="" type="checkbox"/> Silver Hill Capital Non-Del DSCR Standard Fixed 30 – No Ratio 30-day rate as of 1/12/2026 9:29 AM						6.625	100.190	\$803	\$2333	6.625	n/a	details
<input checked="" type="checkbox"/> Silver Hill Capital DSCR Multi Property Fixed 30 – No Ratio 30-day rate as of 1/12/2026 9:29 AM guidelines						7.375	100.071	\$300	\$2597	7.375	n/a	details

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ICE

Jumbo AUS and Jumbo Plus AUS



Silver Hill Capital



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Jumbo AUS and Jumbo Plus AUS

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

The screenshot shows the 'Programs' tab in the ICE PPE system. At the top, there are navigation tabs: Dashboard, Programs (selected), Settings, and Company. A 'Home' button is highlighted in red in the top right corner. Below the navigation, there is a dropdown menu for 'Investor' set to 'Silver Hill Capital' and a 'Save' button highlighted in red. The main area contains a table with columns: 'Enabled', 'Program Name', 'Program Alias', 'Program Code', and 'Assumed Income'. The table lists various programs, with the 'Jumbo AUS' products at the bottom highlighted by a red box. These products are: Jumbo AUS Fixed 15, Jumbo AUS Fixed 15-Asset Depletion, Jumbo AUS Fixed 20, Jumbo AUS Fixed 20-Asset Depletion, and Jumbo AUS Fixed 25. Each row has a checkbox in the 'Enabled' column.

<input type="checkbox"/>	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"/>	

4. Click **Create a New Loan**

The screenshot shows the 'ICE PPE' Home page. At the top, there is a navigation bar with links: Home | Admin | CPM | Online Help | Logout. Below the navigation bar, there is a 'Home' section with the date 'Monday, January 12, 2026'. 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 is a 'My Loans' section with a search bar and two buttons: 'Create new loan' (highlighted with a red box) and 'Import loan'. Below the buttons, there is a table with columns: Loan ID, Borrower, Phone, Status, and Action.

Loan ID	Borrower	Phone	Status	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:

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

Special Products

Asset Utilization

FHA Streamline

HomePossible

HomeReady

VA IRRRL

Product Options

Interest Only

No MI

Waive Escrows

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

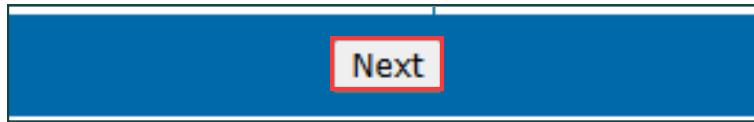
Step 3 of 6 — Enter each borrower's credit score and accurate financial information. The verification requirements will determine the appropriate documentation type for the loan.

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

Borrower Financial Information
Representative Credit Score: **740** No Credit Scores
Liquid Assets: **240000** Retirement Accts: **540000** Annual Income: **290000** Monthly Debt: **3000**
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: **100** (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

All	30 Year Fixed	25 Year Fixed	20 Year Fixed	15 Year Fixed	10 Year ARM	7 Year ARM	5 Year ARM	Creditor-paid				
Program												
<input type="checkbox"/>	Silver Hill Capital Jumbo Plus AUS Fixed 20 – Full Doc 30-day rate as of 1/12/2026 9:29 AM (15 30 45 60 75) guidelines					Rate	Price	Price\$	Pmt	APR	DTI	QM/Det
	LTV/CLTV/HCLTV: 65/65/0					6.000	99.175	(\$3486)	\$3027	6.103	24.9	details
	• 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.					6.125	99.665	(\$1415)	\$3057	6.167	25.1	details
	• 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.					6.250	100.100	\$423	\$3088	6.250	25.2	details
	• Manual underwriting is not permitted.					6.375	100.508	\$2146	\$3119	6.375	25.3	details
	• All loans must have Fannie Mae DU Findings included in the loan file.					6.500	100.886	\$3743	\$3150	6.500	25.4	details
						6.625	101.261	\$5328	\$3181	6.625	25.6	details
						Show all rates						
<input type="checkbox"/>	Silver Hill Capital Non-Del Jumbo Plus AUS Fixed 20 – Full Doc 30-day rate as of 1/12/2026 9:29 AM					6.250	100.100	\$423	\$3088	6.250	25.2	details
<input type="checkbox"/>	Silver Hill Capital Jumbo Plus AUS Fixed 30 – Full Doc 30-day rate as of 1/12/2026 9:29 AM guidelines					6.375	100.258	\$1090	\$2636	6.375	23.3	details
<input type="checkbox"/>	Silver Hill Capital Jumbo Plus AUS Fixed 25 – Full Doc 30-day rate as of 1/12/2026 9:29 AM guidelines					6.375	100.258	\$1090	\$2820	6.375	24.1	details

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