

# Non-Agency

## Correspondent Lender Reference Guide

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### Optimal Blue Pricing Engine Guide



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Proprietary and Confidential  
Updated April 8, 2026 \_ BS

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# Optimal Blue

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## General Navigation

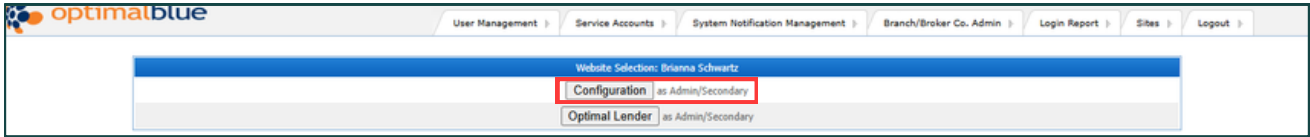


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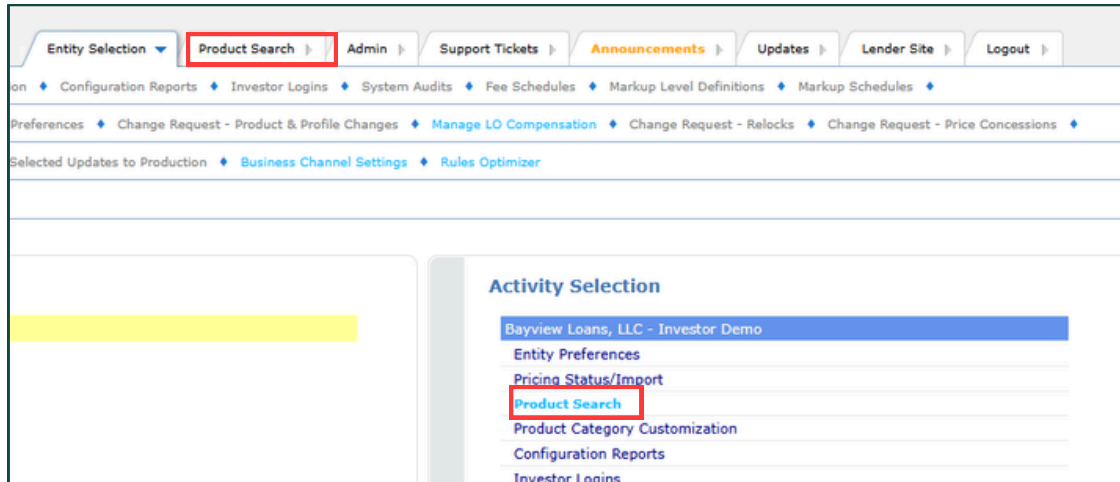
# Optimal Blue

## General Navigation

- Log into Optimal Blue using assigned credentials
  - Select Configuration



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



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## Agency Investor Plus



**Silver Hill Capital**



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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' as the selected product. A red arrow points to the selected entity in the dropdown menu.

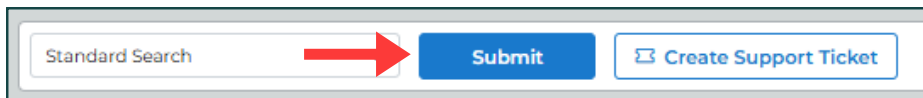
4. In the Property Information section, select **Investment Property** from the drop-down menu

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

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' as the selected option. The 'Prepayment Penalty' dropdown menu is open, showing 'None' as the selected option. The 'Total Loan Amount' section shows 'Finance Entire Amount' checked and 'Exempt from Funding Fee' set to 'No'.

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'. The 'Ineligible' tab is selected and highlighted with a red box. Below the tabs is a '+ Expand All' button and the text 'Last Search : 3/5/2026, 2:45 PM CT'. A table titled 'PRODUCTS (15)' is displayed with columns for 'BEST EX' and 'DOCS'. The table contains several rows of product information. The third row is expanded, showing a dropdown icon on the left and a section titled 'Reasons For Ineligibility'. The first reason listed is '1. Prepayment Penalty is None (Definition)'. A red box highlights the 'Ineligible' tab and the expanded product row. A red box also highlights a back arrow icon in the top right corner of the interface.

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) <b>Reasons For Ineligibility</b> 1. Prepayment Penalty is None ( <a href="#">Definition</a> )	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	

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## 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 like 'Branch/Broker Co', 'Loan Terms', 'Amortization Types', and 'Search Type' are visible.

**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 menu is set to 'Yes'. The 'Interest Only' dropdown menu is set to 'No'. The 'Prepayment Penalty' dropdown menu is set to 'None'.

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

7. Click **Submit**

Expanded Guidelines

Mortgage Lates x 30 (12 Mos) 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, Admin, Support Tickets, Announcements, Updates, Lender Site, and Logout. Below this, there are filters for Profiles (Existing, New, Optimal Blue Default), Branch/Broker Co (N/A), and Or Select a Specific Product/Set (Bank Statement 5% Fixed PPP Fixed - EG). The interface has three tabs: Eligible, Eligibility Cannot Be Determined, and Ineligible (highlighted with a red box). A red arrow points to the 'Ineligible' tab. Below the tabs, there is a '+ Expand All' button and a 'Last Search : 2/5/2026, 11:46 AM CT' timestamp. A table of products is shown with columns for PRODUCTS (5), BEST EX, and DOCS. The first product is 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 40 Yr Fixed - EG - DISCONTINUED 11/19/2025 (PBF400)'. A red box highlights the dropdown icon next to this product. Below the product name, there is a 'Reasons For Ineligibility' section with a red arrow pointing to '1. Prepayment Penalty is None (Definition)'. Other products listed include 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed - EG (PBF330)', 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 40 Yr Fixed I/O - EG - DISCONTINUED 11/19/2025 (PBF410)', 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed I/O - EG (PBF310)', and 'Silver Hill Capital, LLC - Correspondent - Bank Statement 5% Fixed PPP 30 Yr Fixed 5 Yr I/O - EG (PBF305)'. A red box highlights a dropdown arrow icon on the right side of the interface.

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## DSCR (Debt Service Coverage Ratio)



**Silver Hill Capital**

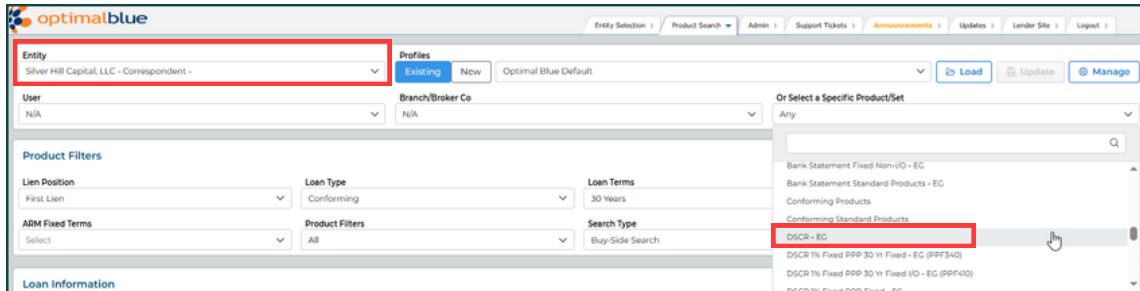


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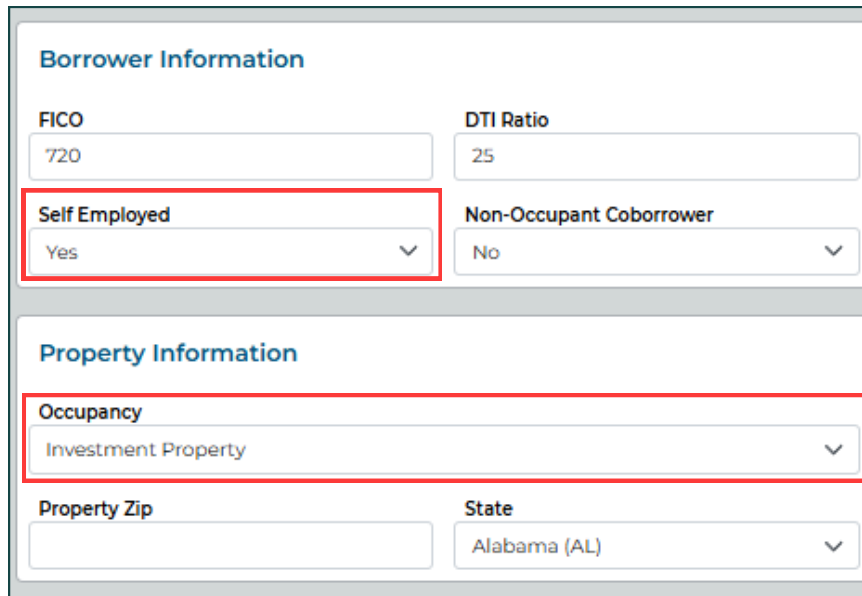
## DSCR (Debt Service Coverage Ratio)

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



The screenshot shows the Optimal Blue 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'.

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	

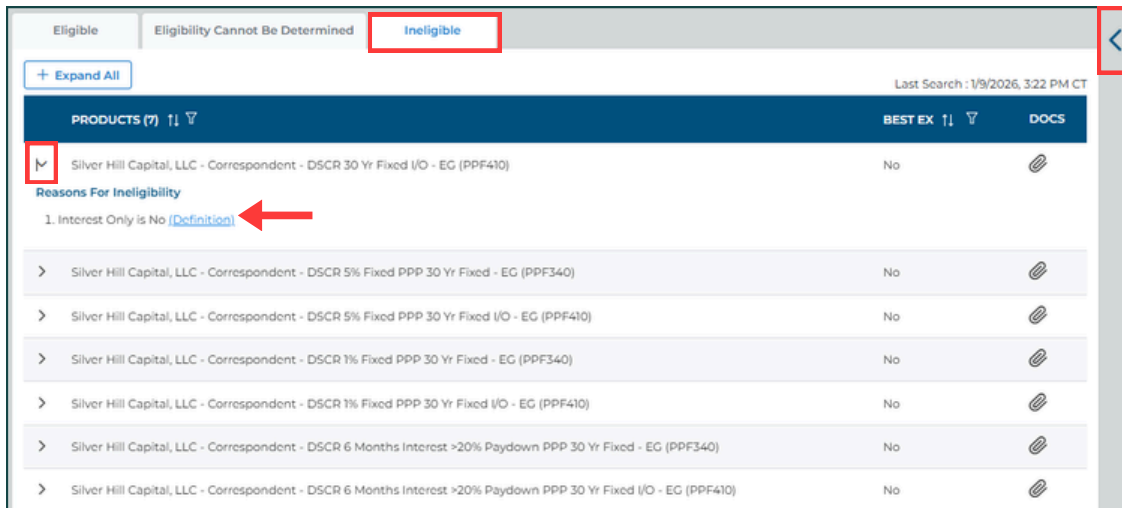
Silver Hill Capital, LLC - Correspondent - D5CR 30 Yr Fixed - EG (PPF340) 1/9/2026 12:43:29 PM

RATE	15 DAYS	30 DAYS	45 DAYS	60 DAYS
4.500	<a href="#">81.103</a>	<a href="#">81.003</a>	<a href="#">80.903</a>	<a href="#">80.803</a>
4.625	<a href="#">82.009</a>	<a href="#">81.909</a>	<a href="#">81.809</a>	<a href="#">81.709</a>
4.750	<a href="#">82.910</a>	<a href="#">82.810</a>	<a href="#">82.710</a>	<a href="#">82.610</a>
4.875	<a href="#">83.802</a>	<a href="#">83.702</a>	<a href="#">83.602</a>	<a href="#">83.502</a>
5.000	<a href="#">84.686</a>	<a href="#">84.586</a>	<a href="#">84.486</a>	<a href="#">84.386</a>
5.125	<a href="#">85.560</a>	<a href="#">85.460</a>	<a href="#">85.360</a>	<a href="#">85.260</a>
5.250	<a href="#">86.427</a>	<a href="#">86.327</a>	<a href="#">86.227</a>	<a href="#">86.127</a>
5.375	<a href="#">87.290</a>	<a href="#">87.190</a>	<a href="#">87.090</a>	<a href="#">86.990</a>
5.500	<a href="#">88.140</a>	<a href="#">88.040</a>	<a href="#">87.940</a>	<a href="#">87.840</a>
5.625	<a href="#">88.978</a>	<a href="#">88.878</a>	<a href="#">88.778</a>	<a href="#">88.678</a>
5.750	<a href="#">89.815</a>	<a href="#">89.715</a>	<a href="#">89.615</a>	<a href="#">89.515</a>
5.875	<a href="#">90.653</a>	<a href="#">90.553</a>	<a href="#">90.453</a>	<a href="#">90.353</a>

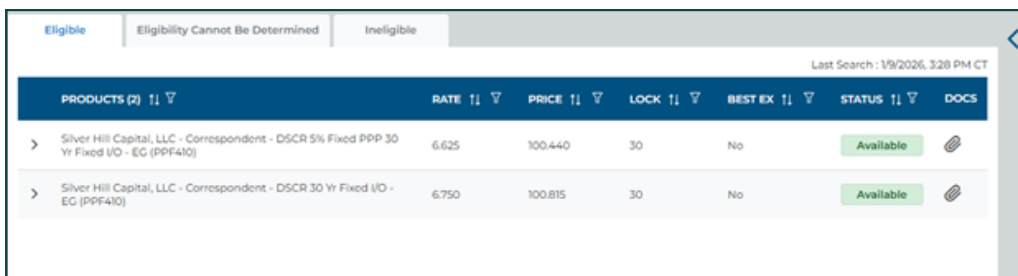
**Note:** Click on the Ineligible tab to review a list of products the customer does not qualify for



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



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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 open, showing a list of entities with 'Silver Hill Capital, LLC - Correspondent' selected. The 'Or Select a Specific Product/Set' dropdown menu is also open, showing 'Jumbo AUS Standard' selected. Other fields visible 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 set to 'NonConforming' and the 'Loan Terms' dropdown menu is set to 'null, 30 Years, 15 Years'. Other filters visible 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 white text. To the left of the button is a 'Standard Search' input field, and to the right is a 'Create Support Ticket' button.

**Outcome:** A list of Eligible products will display

7. Select the product and term that best fits the customer(s) scenario
8. Review the 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	
<b>Reasons For Ineligibility</b> 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 <a href="#">(Definition)</a>		
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

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