

Non-Agency

Correspondent Lender Reference Guide

Polly Pricing Engine Guide



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Polly

General Navigation

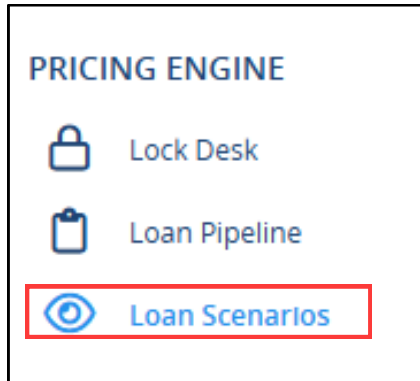


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General Navigation

- Log into Polly using assigned credentials
 - Select Loan Scenarios



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Agency Investor Plus



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Agency Investor Plus

1. Select either of the two drop options to review the Loan Scenario

2. Enter all required data for Loan Number, Property, and Borrower details

3. Ensure Occupancy status is set to **Investment**

4. Select DU or LPA as applicable from the AUS drop-down menu

5. Navigate to the **Documentation** section

6. Set the PPP Term drop-down menu to the applicable PPP Term

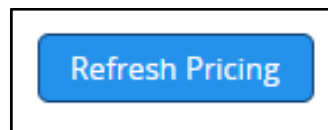
7. From the PPP Structure drop-down menu select the applicable PPP Structure Type

8. Navigate to the Search Criteria pane on the left-hand side
9. Select Conventional, Jumbo, and Non-QM under the Loan Type filter

Loan Type

- Conventional
- Jumbo
- NonQM
- FHA
- VA
- USDA

10. Click Refresh Pricing



11. The results will show a list of Eligible Product(s) and Ineligible Product(s)
12. Select the appropriate Product to review pricing details

Agency Investor Plus 30 Yr Fixed						
			Rate: 6.125%		Final Price: 100.125	
	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
☆	6.125	100.125	\$1,822	-	-0.125 (-\$375)	30
Pricing Adjustments						
LLPA Adjustments: -0.375						
PPF361: FICO/LTV LLPA						
				-0.375		
				-0.375		
	6.250	100.250	\$1,847	-	-0.250 (-\$750)	30
	6.375	100.375	\$1,871	-	-0.375 (-\$1,125)	30
	6.500	100.500	\$1,896	-	-0.500 (-\$1,500)	30

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Bank Statement



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Bank Statement

1. Select either of the two drop options to review the Loan Scenario

LOAN SCENARIO (📄) (📄) (▼) POWERED BY POLLY/

Loan Number -- Property: -- Borrower: --

Purchase \$300000 LTV 75.00 AL - Autauga Single Family Primary 700 FICO 30 DTI Ratio 12 Mo. of Reserves

2. Enter all required data for Loan Number, Property, and Borrower details

3. Ensure Self-Employed is set to **Yes**

4. From the AUS drop-down menu select **Manual**

LOAN SCENARIO (📄) (📄) (▲) POWERED BY POLLY/

Loan Number -- Property: -- Borrower: --

Purchase \$300000 LTV 75.00 AL - Autauga Single Family Primary 700 FICO 30 DTI Ratio 12 Mo. of Reserves

Loan Purpose: Purchase

State: Alabama County: Autauga FICO: 700 Monthly Income: \$9,547 DTI Ratio: 30 Mo. Reserves: 12

Loan Amount: \$300,000 Purchase Price: \$400,000 Property Value: \$400,000

Property Type: Single Family Occupancy: Primary Self Employed: Yes Properties Owned: 0

Other Lien Amount: \$0 HELOC Line Amount: \$0 HELOC Draw Amount: \$0

Units: 1 Stories: 1 First Time Home Buyer: No

Down Payment: \$100,000 LTV: 75 Non-Occupancy Coborrower: No

Lien: First Comm. 2nd: No Inspection Waiver: No Rural Property: No

Citizenship: US Citizen ITIN: No

MI Paid By: Borrower Waive Escrow: No Roll Lender Fee: No

Non-Warrantable: No Condotel: No Paid By: Borrower Comp Flat Amt: \$0 Comp %: 0

Comp Min: \$0 Comp Max: Calculated Amt: \$0

AUS: Manual Temporary Buydown Attachment Type: Detached Bayview: Prepayment Structure



5. Navigate to the **Documentation** section
6. From the Verification Method drop-down menu select **Bank Statement(s)**
7. Select either number of **Business Yrs** or **Personal Yrs** from the respective drop-down menus
8. Enter the Asset Amt

Documentation		Derogatory Event History (age of event in month)				Late Payment History (# of occurrences)	
Verification Method Bank Statement(s)		Business Yrs 0		<input type="checkbox"/> Bankruptcy 7	<input type="checkbox"/> Charge Off	<input type="text" value="0"/> x30x12	<input type="text" value="0"/> x30x24
Personal Yrs 2		Asset Amt \$974,000		<input type="checkbox"/> Bankruptcy 11	<input type="checkbox"/> Loan Mod	<input type="text" value="0"/> x60x12	<input type="text" value="0"/> x60x24
Credit Grade []		Non-Trad Credit No		<input type="checkbox"/> Bankruptcy 13	<input type="checkbox"/> Default Notice	<input type="text" value="0"/> x90x12	<input type="text" value="0"/> x90x24
PPP Term 0		PPP Structure Type No Prepay		<input type="checkbox"/> Foreclosure	<input type="checkbox"/> Short Sale	<input type="text" value="0"/> x120x12	<input type="text" value="0"/> x120x24
Gift Funds No		Residual Income \$0		<input type="checkbox"/> Deed In Lieu			
Short-Term Rental No		Entity Type None					

9. Navigate to the Search Criteria pane on the left-hand side
10. Select Conventional, Jumbo, and Non-QM under the Loan Type filter

Loan Type

- Conventional
- Jumbo
- NonQM
- FHA
- VA
- USDA

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DSCR



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Polly

DSCR

1. Select either of the two drop options to review the Loan Scenario

The screenshot shows the top section of the Polly Loan Scenario interface. It includes a 'LOAN SCENARIO' header with a dropdown menu, a 'Loan Number' section with a dropdown menu, and a 'Property' section with a dropdown menu. The 'Loan Number' dropdown is highlighted with a red box. Below these sections, there are input fields for 'Purchase' (\$300,000), 'LTV 75.00', 'AL - Autauga', 'Single Family', 'Primary', '700 FICO', '30 DTI Ratio', and '12 Mo. of Reserves'. The 'Single Family' dropdown is also highlighted with a red box.

2. Enter all required data for Loan Number, Property, and Borrower details

3. Ensure Self-Employed is set to **Yes**

4. From the AUS drop-down menu select **Manual**

The screenshot shows the full Polly Loan Scenario interface. It includes a 'LOAN SCENARIO' header with a dropdown menu, a 'Loan Number' section with a dropdown menu, and a 'Property' section with a dropdown menu. The 'Loan Number' dropdown is highlighted with a red box. Below these sections, there are input fields for 'Purchase' (\$250,000), 'LTV 62.50', 'AL - Autauga', 'Single Family', 'Investment', '765 FICO', '\$9,547 Monthly Income', '30 DTI Ratio', and '12 Mo. of Reserves'. The 'Single Family' dropdown is also highlighted with a red box. The 'Self-Employed' dropdown is set to 'Yes' and is highlighted with a red box. The 'AUS' dropdown is set to 'Manual' and is highlighted with a red box. Other fields include 'Loan Purpose' (Purchase), 'Loan Amount' (\$250,000), 'Purchase Price' (\$400,000), 'Property Value' (\$400,000), 'State' (Alabama), 'County' (Autauga), 'Property Type' (Single Family), 'Occupancy' (Investment), 'Other Lien Amount' (\$0), 'HELOC Line Amount' (\$0), 'HELOC Draw Amount' (\$0), 'Units' (1), 'Stories' (1), 'First Time Home Buyer' (No), 'Down Payment' (\$150,000), 'LTV' (62.5), 'Non-Occupancy Coborrower' (No), 'Citizenship' (US Citizen), 'ITIN' (No), 'Lien' (First), 'Comm. 2nd' (No), 'Inspection Waiver' (No), 'Rural Property' (No), 'Paid By' (Borrower), 'Comp Flat Amt' (\$0), 'Comp %' (0), 'MI Paid By' (Borrower), 'Waive Escrow' (No), 'Roll Lender Fee' (No), 'Non-Warrantable' (No), 'Condotel' (No), 'Comp Min' (\$0), 'Comp Max' (\$0), 'Calculated Amt' (\$0), 'Temporary Buydown', and 'Attachment Type' (Detached).

5. Navigate to the **Documentation** section
6. From the Verification Method drop-down menu select **Debt Service Coverage Ratio**
7. Enter in the projected DSCR (i.e. 1.25 as in the example below)
8. From the Investor Experience drop-down menu select the appropriate response
9. Set the PPP Term drop-down menu to the applicable PPP Term **i.e 3**
10. From the PPP Structure drop-down menu select the applicable PPP Structure Type **i.e Gradual Decline**
11. If applicable, select **Yes** from the Short-term Rental drop-down menu

Documentation		Derogatory Event History (age of event in month)				Late Payment History (# of occurrences)			
Verification Method Debt Service Coverage Ratio	Asset Amt \$974,000	<input type="checkbox"/> Bankruptcy 7	0	<input type="checkbox"/> Charge Off	0	0	x30x12	0	x30x24
DSCR Ratio 1.25	Investor Experience Experienc...	<input type="checkbox"/> Bankruptcy 11	0	<input type="checkbox"/> Loan Mod	0	0	x60x12	0	x60x24
Credit Grade	Non-Trad Credit No	<input type="checkbox"/> Bankruptcy 13	0	<input type="checkbox"/> Default Notice	0	0	x90x12	0	x90x24
PPP Term 3	PPP Structure Type Gradual Decline	<input type="checkbox"/> Foreclosure	0	<input type="checkbox"/> Short Sale	0	0	x120x12	0	x120x24
Gift Funds No	Residual Income \$0	<input type="checkbox"/> Deed In Lieu	0						
Short-Term Rental Yes	Entity Type None								

12. Navigate to the Search Criteria pane on the left-hand side
13. Select Conventional, Jumbo, and Non-QM under the Loan Type filter

Loan Type

- Conventional
- Jumbo
- NonQM
- FHA
- VA
- USDA

14. Click Refresh Pricing

Refresh Pricing

15. The results will show a list of Eligible Product(s) and Ineligible Product(s)

16. Select the appropriate Product to review pricing details

Eligible Product(s)
Jun 5, 2026 1:20 PM PDT

Sort by Price: 100.000

Debt Service Ratio 30 Yr Fixed		Rate: 7.000%		Final Price: 100.100	
Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
6.125	99.225	\$1,367	-	0.775 (\$1,743)	30
6.250	99.350	\$1,385	-	0.650 (\$1,462)	30
6.375	99.475	\$1,403	-	0.525 (\$1,181)	30
6.500	99.600	\$1,422	-	0.400 (\$900)	30
6.625	99.725	\$1,440	-	0.275 (\$618)	30
6.750	99.850	\$1,459	-	0.150 (\$337)	30
6.875	99.975	\$1,478	-	0.025 (\$56)	30
☆ 7.000	100.100	\$1,496	-	-0.100 (-\$225)	30

Pricing Adjustments

LLPA Adjustments: -1.275

DSCR Standard: FICO/LTV LLPA	0.600
DSCR Standard: Loan Balance LLPA	-0.500
DSCR Standard: Debt Service Coverage Ratio LLPA	0.375
DSCR: Prepayment Penalty LLPA	-1.750
	<hr/>
	-1.275

7.125	100.225	\$1,515	-	-0.225 (-\$506)	30
7.250	100.350	\$1,534	-	-0.350 (-\$787)	30

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Jumbo



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Jumbo

1. Select either of the two drop options to review the Loan Scenario

LOAN SCENARIO [icon] [icon] [dropdown] POWERED BY POLLY/

Loan Number -- Property: -- Borrower: --

Purchase \$300000 LTV 75.00 AL - Autauga Single Family Primary 700 FICO 30 DTI Ratio 12 Mo. of Reserves

[dropdown]

- 2. Enter all required data for Loan Number, Property, and Borrower details
- 3. From the AUS drop-down menu select **DU**

Loan Number -- Property: -- Borrower: --

Purchase \$310000 LTV 77.50 PA - Delaware Single Family Primary 765 FICO \$9,547 Monthly Income 30 DTI Ratio 12 Mo. of Reserves

Loan Purpose: Purchase

State: Pennsylvania County: Delaware

FICO: 765 Monthly Income: \$9,547 DTI Ratio: 30 Mo. Reserves: 12

Loan Amount: \$310,000 Purchase Price: \$400,000 Property Value: \$400,000

Property Type: Single Family Occupancy: Primary

Self Employed: No Properties Owned: 3

Other Lien Amount: \$0 HELOC Line Amount: \$0 HELOC Draw Amount: \$0

Units: 1 Stories: 1

First Time Home Buyer: No

Down Payment: \$90,000 LTV: 77.5

Non-Occupancy Coborrower: No

Citizenship: US Citizen ITIN: No

Lien: First Comm. 2nd: No

Inspection Waiver: No Rural Property: No

Paid By: Borrower Comp Flat Amt: \$0 Comp %: 0

MI Paid By: Borrower Waive Escrow: No Roll Lender Fee: No

Non-Warrantable: No Condotel: No

Comp Min: \$0 Comp Max: Calculated Amt: \$0

AUS: DU Temporary Buydown

Attachment Type: Detached

Bayview. Prepayment Structure

4. Navigate to the **Documentation** section

5. From the Verification Method drop-down menu select **Full Document**

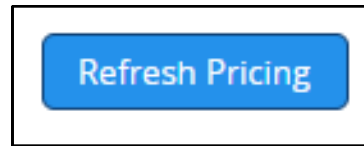
Documentation		Derogatory Event History (age of event in month)			Late Payment History (# of occurrences)				
Verification Method	Full Docs Yrs	<input type="checkbox"/> Bankruptcy 7	0	<input type="checkbox"/> Charge Off	0	0	x30x12	0	x30x24
Full Document	2	<input type="checkbox"/> Bankruptcy 11	0	<input type="checkbox"/> Loan Mod	0	0	x60x12	0	x60x24
Asset Amt		<input type="checkbox"/> Bankruptcy 13	0	<input type="checkbox"/> Default Notice	0	0	x90x12	0	x90x24
\$274,000		<input type="checkbox"/> Foreclosure	0	<input type="checkbox"/> Short Sale	0	0	x120x12	0	x120x24
Credit Grade	Non-Trad Credit	<input type="checkbox"/> Deed In Lieu	0						
	No								
PPP Term	PPP Structure Type								
0	No Prepay								
Gift Funds	Residual Income								
No	\$0								
Short-Term Rental	Entity Type								
No	None								

6. Navigate to the Search Criteria pane on the left-hand side

7. Select Conventional, Jumbo, and Non-QM under the Loan Type filter

Loan Type	
<input checked="" type="checkbox"/>	Conventional
<input checked="" type="checkbox"/>	Jumbo
<input checked="" type="checkbox"/>	NonQM
<input type="checkbox"/>	FHA
<input type="checkbox"/>	VA
<input type="checkbox"/>	USDA

8. Click Refresh Pricing



9. The results will show a list of Eligible Product(s) and Ineligible Product(s)

10. Select the appropriate Product to review pricing details

Eligible Product(s)
Jun 5, 2026 1:28 PM PDT Sort by Price: 100.000 ▾

Jumbo Plus AUS 30yr Fixed Rate: 6.125% Final Price: 100.750						
	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
☆	6.125	100.750	\$1,883		-0.750 (-\$2,325)	30 ^
Pricing Adjustments LLPA Adjustments: 0.250 <u>Jumbo Plus AUS PJF311 Purchase LLPA</u> 0.250 0.250						
	6.250	100.875	\$1,908	-	-0.875 (-\$2,712)	30 ▾
	6.375	101.000	\$1,934	-	-1.000 (-\$3,100)	30 ▾
	6.500	101.125	\$1,959	-	-1.125 (-\$3,487)	30 ▾

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