Non-Agency

Correspondent Lender Reference Guide

Optimal Blue Pricing Engine Guide

Silver Hill Capital

Updated July 9, 2026 _ BS

Table of Contents

Silver Hill Capital

Optimal Blue

General Navigation

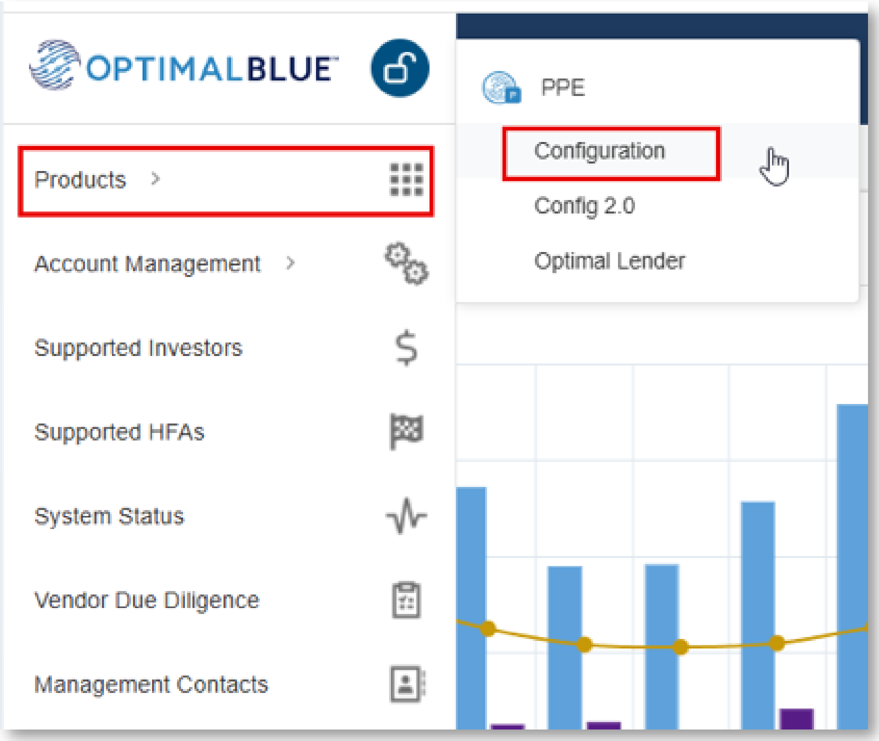
Silver Hill Capital

Optimal Blue

General Navigation

Note: To access our full suite of Agency and Non-Agency products, including Silver Hill Capital Conforming and NOO Investment properties, ensure that both Lakeview and Bayview/Silver Hill Capital products are activated in your PPE.
Please contact your OB rep to ensure that both the Lakeview and Silver Hill Entities are turned on within your user portal to access our full product suite

- Log into Optimal Blue using assigned credentials
- From the left navigation pane select **Products**
- Select **Configuration**



Return to Table of Contents

Optimal Blue

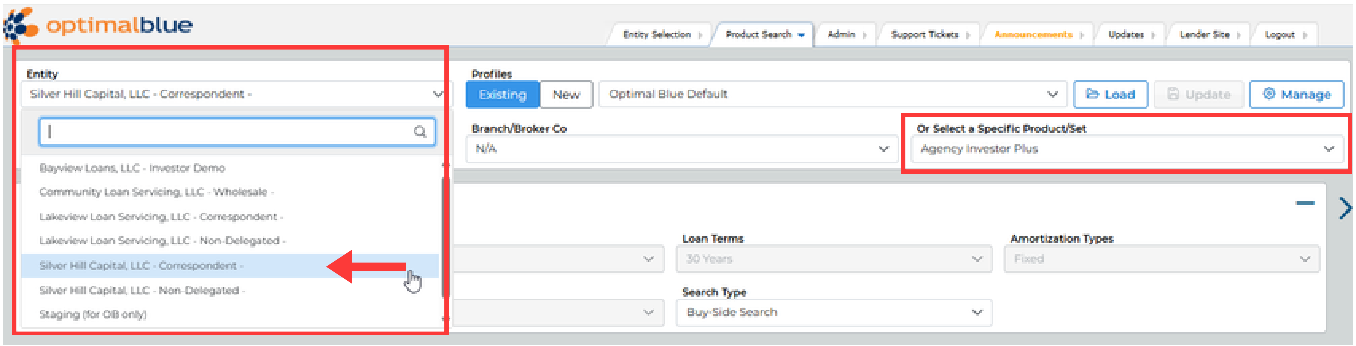
Agency Investor Plus

Silver Hill Capital

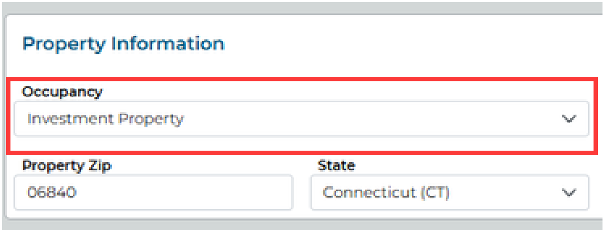
Optimal Blue

Agency Investor Plus

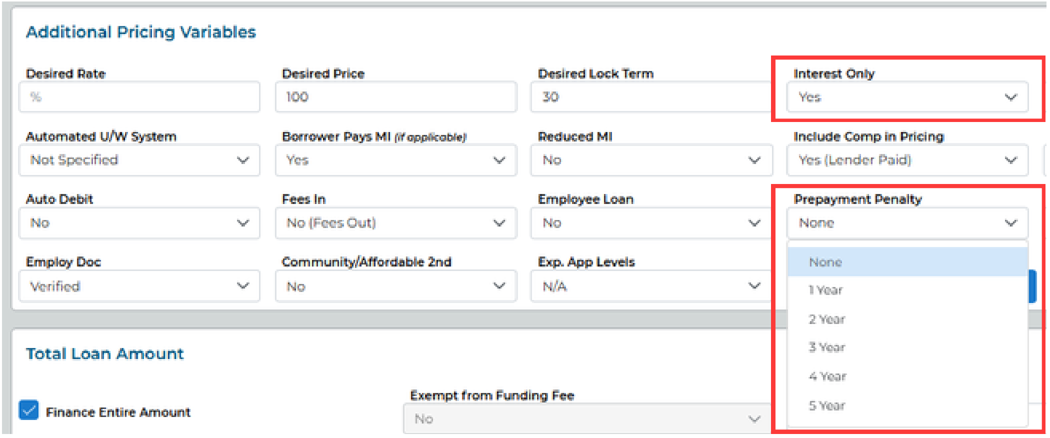
1. Navigate to the Entity section of the Product Search page
2. From the drop-down menu select **Silver Hill Capital LLC, Correspondent**
3. To select the specific product of interest, use the Or Select a Specific Product/Set drop-down menu



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



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.

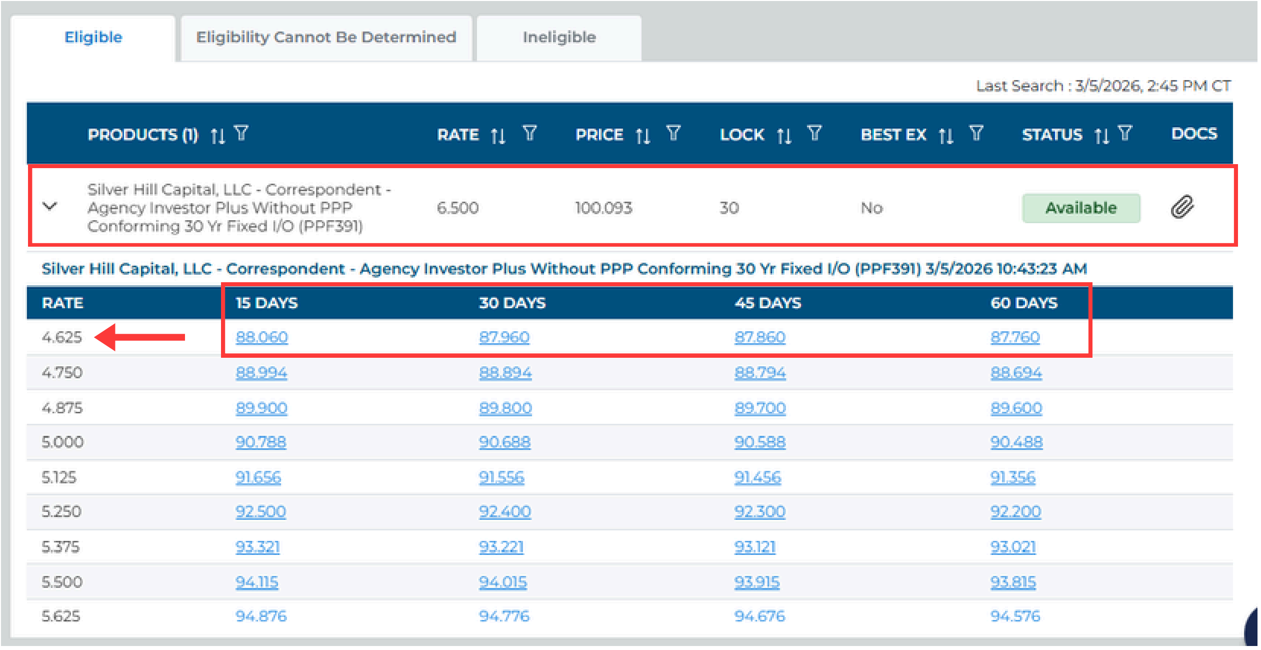


6. Click **Submit**

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

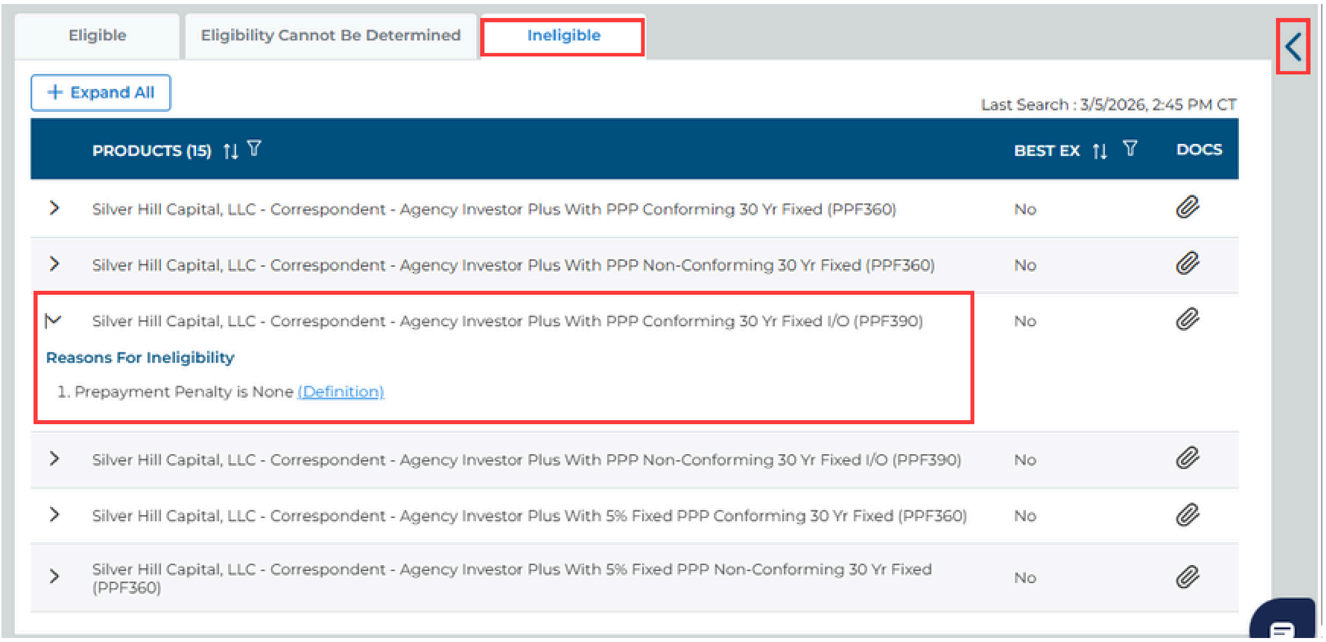
RATE	15 DAYS	30 DAYS	45 DAYS	60 DAYS
4.625	88.060	87.960	87.860	87.760
4.750	88.994	88.894	88.794	88.694
4.875	89.900	89.800	89.700	89.600
5.000	90.788	90.688	90.588	90.488
5.125	91.656	91.556	91.456	91.356
5.250	92.500	92.400	92.300	92.200
5.375	93.321	93.221	93.121	93.021
5.500	94.115	94.015	93.915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

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



Return to Table of Contents

Optimal Blue

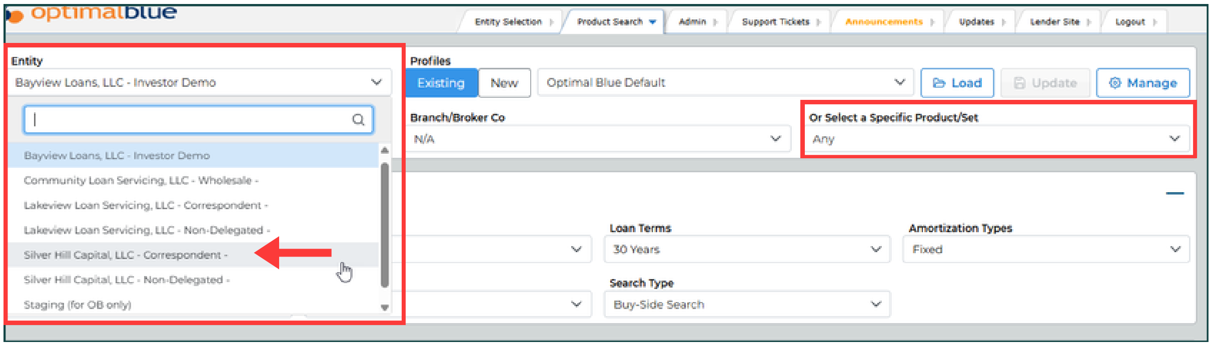
Bank Statement

Silver Hill Capital

Optimal Blue

Bank Statement

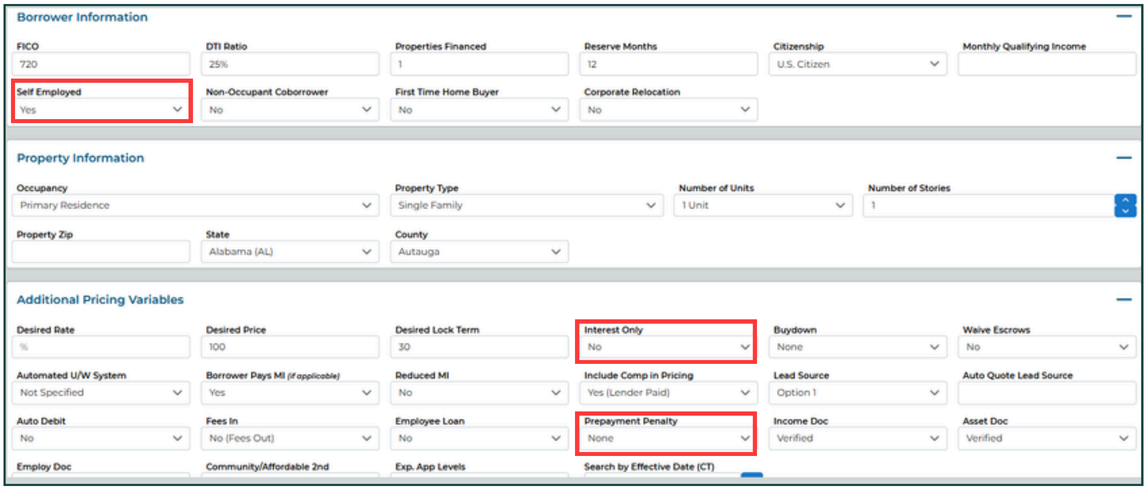
1. Navigate to the Entity section of the Product Search page
2. From the drop-down menu select **Silver Hill Capital LLC, Correspondent**
3. To select the specific product of interest, use the Or Select a Specific Product/Set drop-down menu



Note: Field in the Borrower Information, Property Information, and Additional Pricing Variables will be prepopulated with data from the loan application

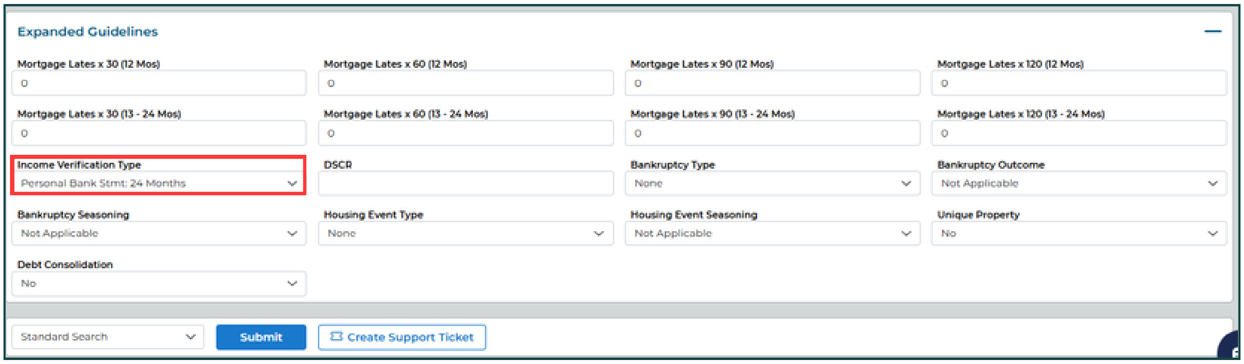
4. In the Borrower Information section, select **Yes** from the drop-down menu for Self Employed

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



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

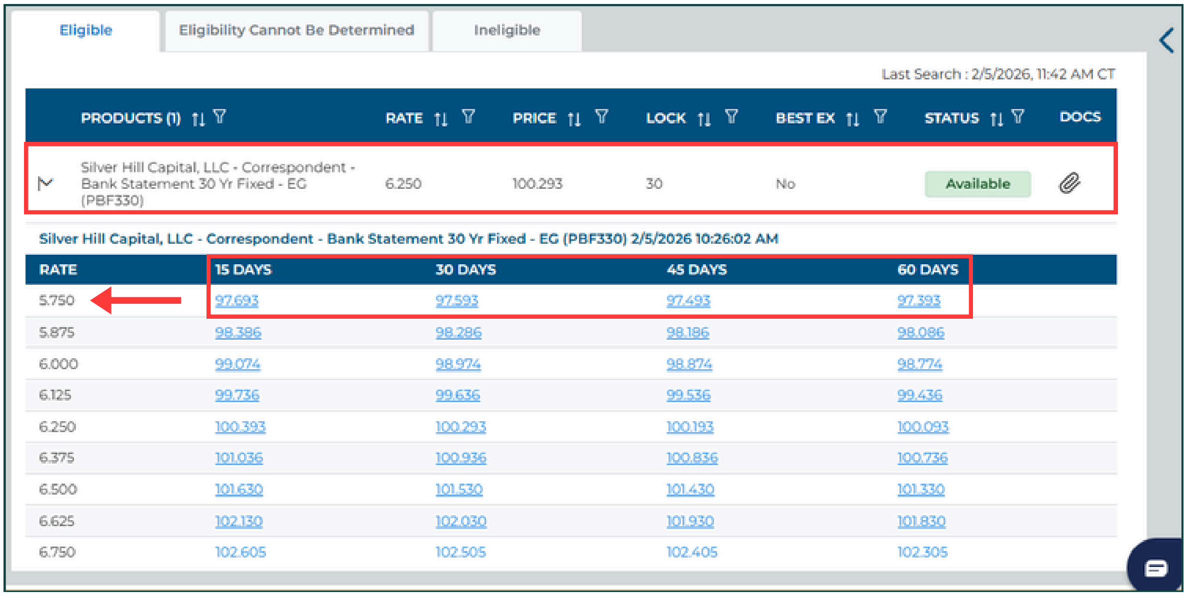
7. Click **Submit**



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



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

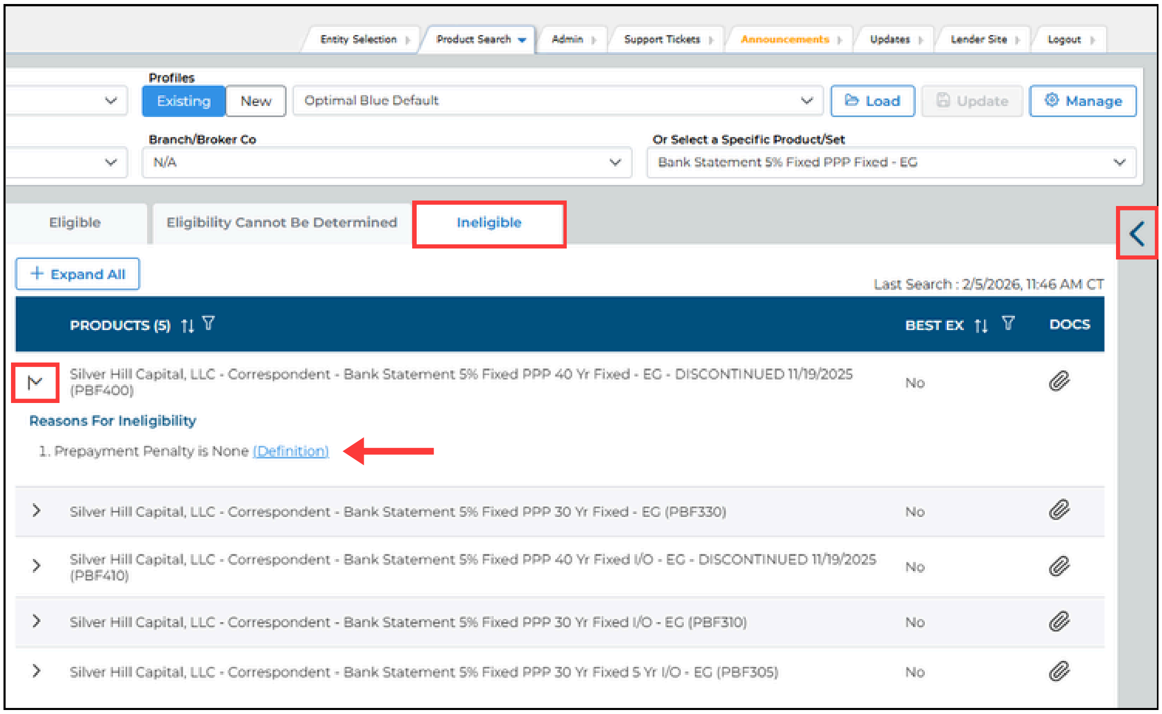
RATE	15 DAYS	30 DAYS	45 DAYS	60 DAYS
5.750	97.693	97.593	97.493	97.393
5.875	98.386	98.286	98.186	98.086
6.000	99.074	98.974	98.874	98.774
6.125	99.736	99.636	99.536	99.436
6.250	100.393	100.293	100.193	100.093
6.375	101.036	100.936	100.836	100.736
6.500	101.630	101.530	101.430	101.330
6.625	102.130	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



Return to Table of Contents

Optimal Blue

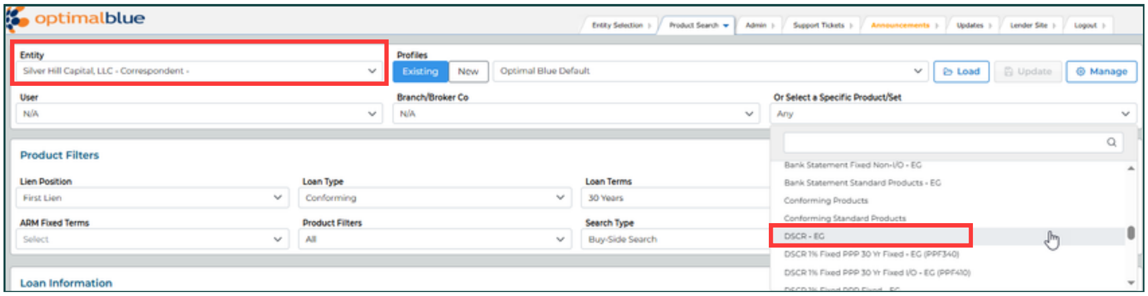
DSCR (Debt Service Coverage Ratio)

Silver Hill Capital

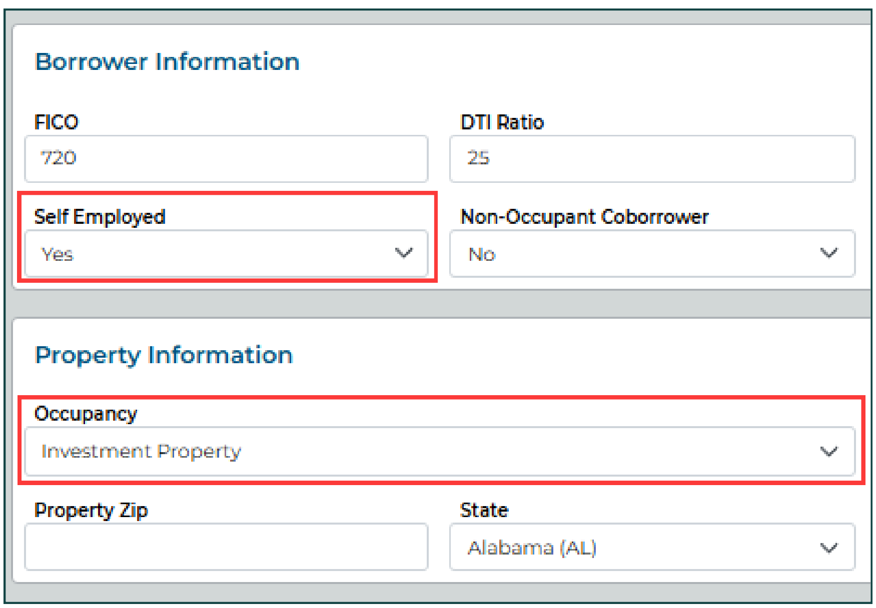
Optimal Blue

DSCR (Debt Service Coverage Ratio)

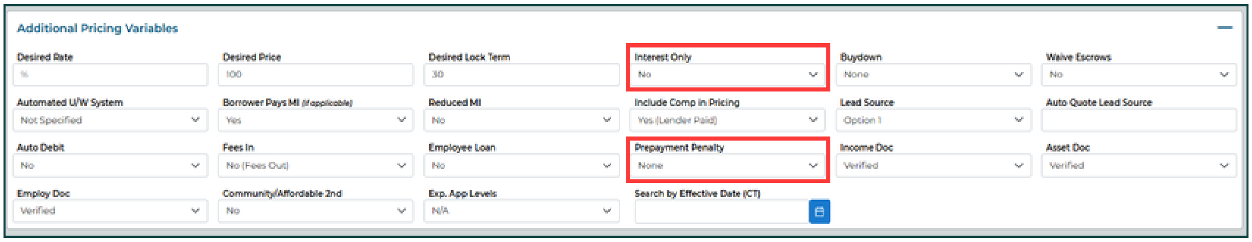
1. Navigate to the Entity section of the Product Search page
2. From the drop-down menu select **Silver Hill Capital LLC, Correspondent**
3. To select the specific product of interest, use the Or Select a Specific Product/Set drop-down menu



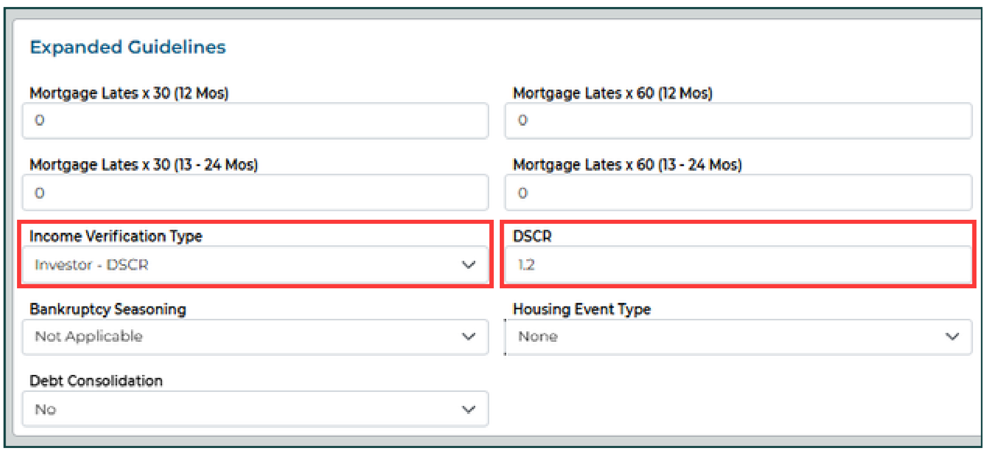
4. In the Borrower Information section, select **Yes** from the drop-down menu for Self Employed
5. In the Property Information section, select **Investment Property** from the drop-down menu



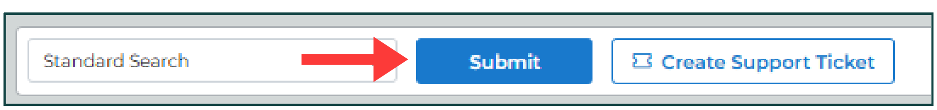
6. In the Additional Pricing Variables section, review the options for Interest Only and Prepayment Penalty and make selections based on the needs of customer



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

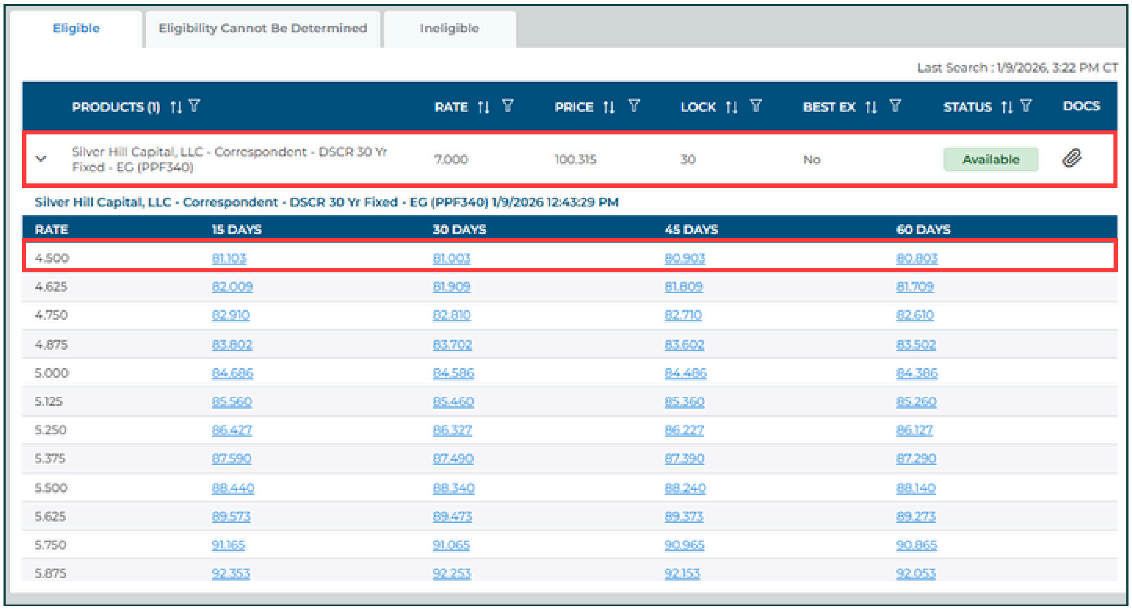


9. Click **Submit**



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

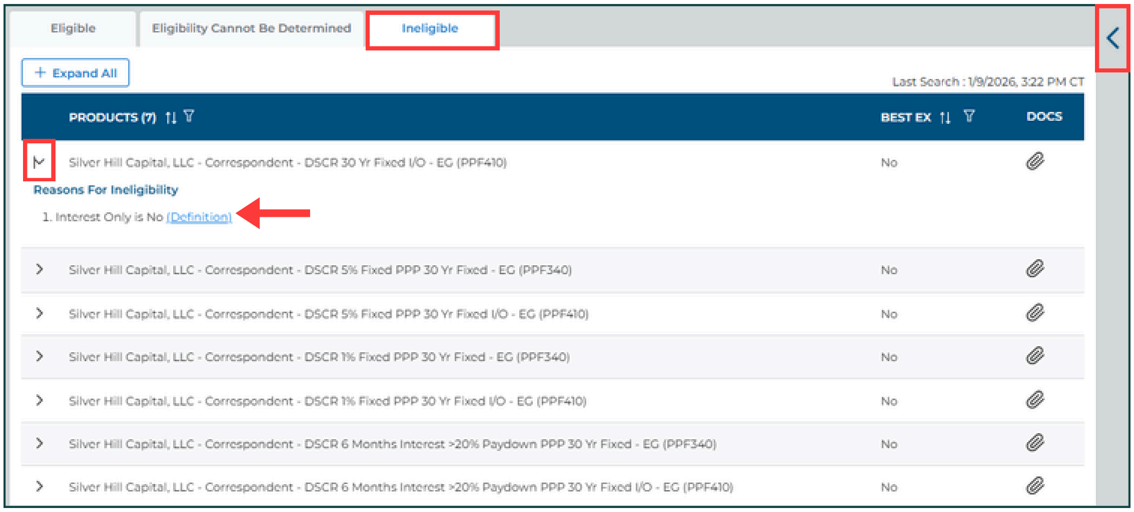
	PRODUCTS (1)	RATE	PRICE	LOCK	BEST EX	STATUS	DOCS
	Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed - EG (PPF340)	7.000	100.315	30	No	Available	

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

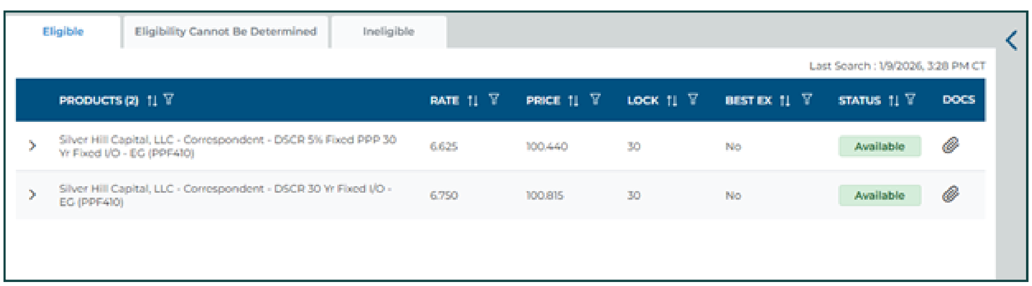
RATE	15 DAYS	30 DAYS	45 DAYS	60 DAYS
4.500	81.103	81.003	80.903	80.803
4.625	82.009	81.909	81.809	81.709
4.750	82.910	82.810	82.710	82.610
4.875	83.802	83.702	83.602	83.502
5.000	84.686	84.586	84.486	84.386
5.125	85.560	85.460	85.360	85.260
5.250	86.427	86.327	86.227	86.127
5.375	87.590	87.490	87.390	87.290
5.500	88.440	88.340	88.240	88.140
5.625	89.573	89.473	89.373	89.273
5.750	91.165	91.065	90.965	90.865
5.875	92.353	92.253	92.153	92.053

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

Optimal Blue

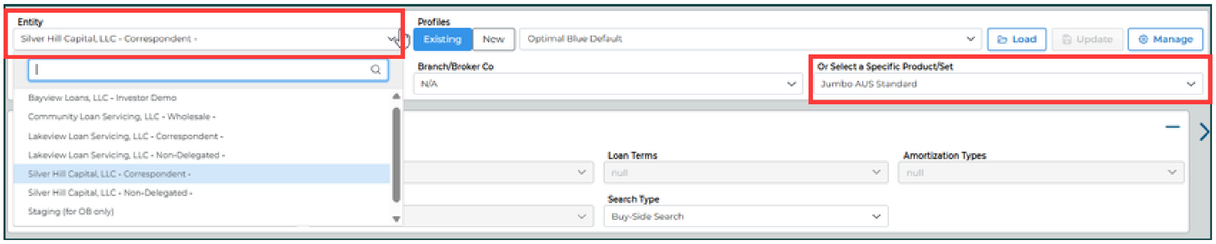
Jumbo AUS and Jumbo Plus AUS

Silver Hill Capital

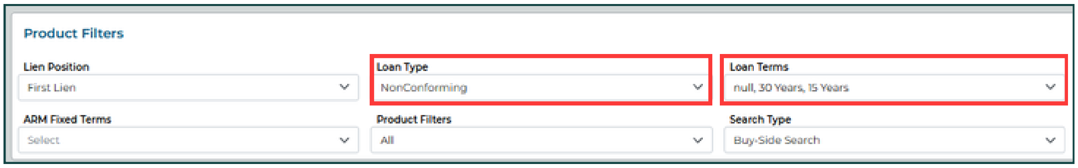
Optimal Blue

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



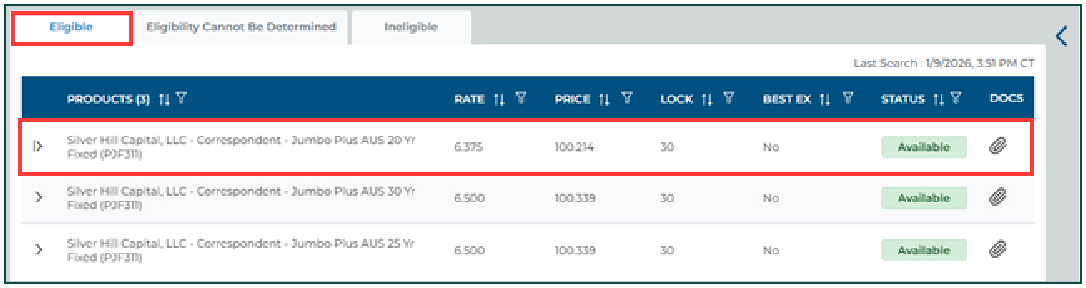
4. In the Product Filters section, select **Non-Conforming** from the Loan Type drop-down menu
5. Also, from the Loan Terms drop-down menu select the **potential loan terms** for your customer



6. Click **Submit**

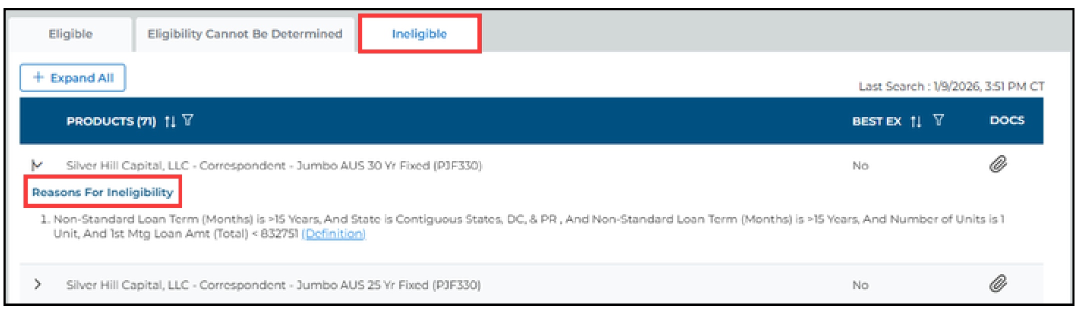
Outcome: *A list of Eligible products will display*

7. Select the product and term that best fits the customer(s) scenario
8. Review the rates and make a selection



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*

Return to Table of Contents

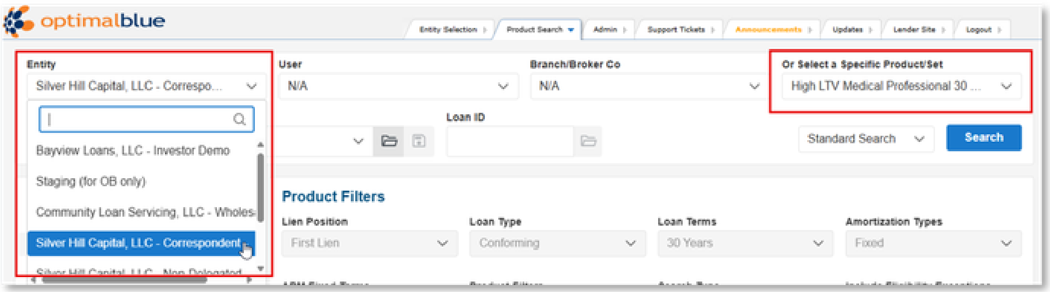
Optimal Blue

Medical Professionals (MedPro)

Optimal Blue

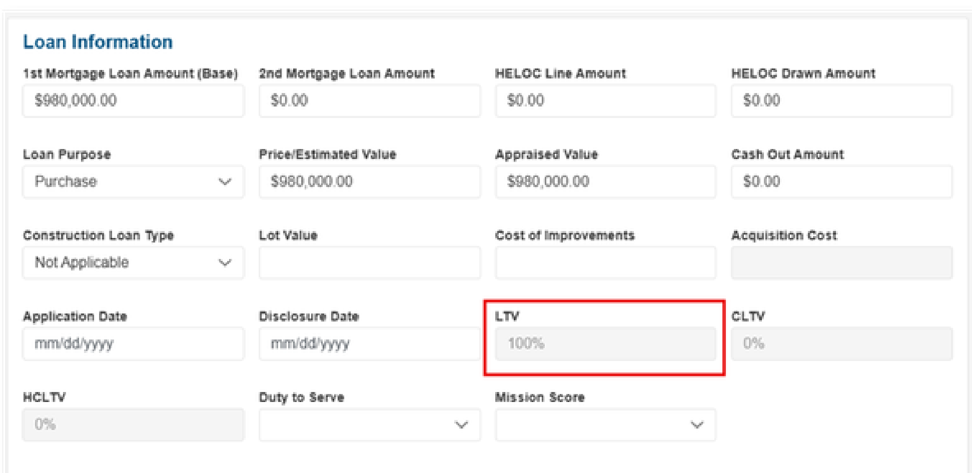
Medical Professionals (MedPro)

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



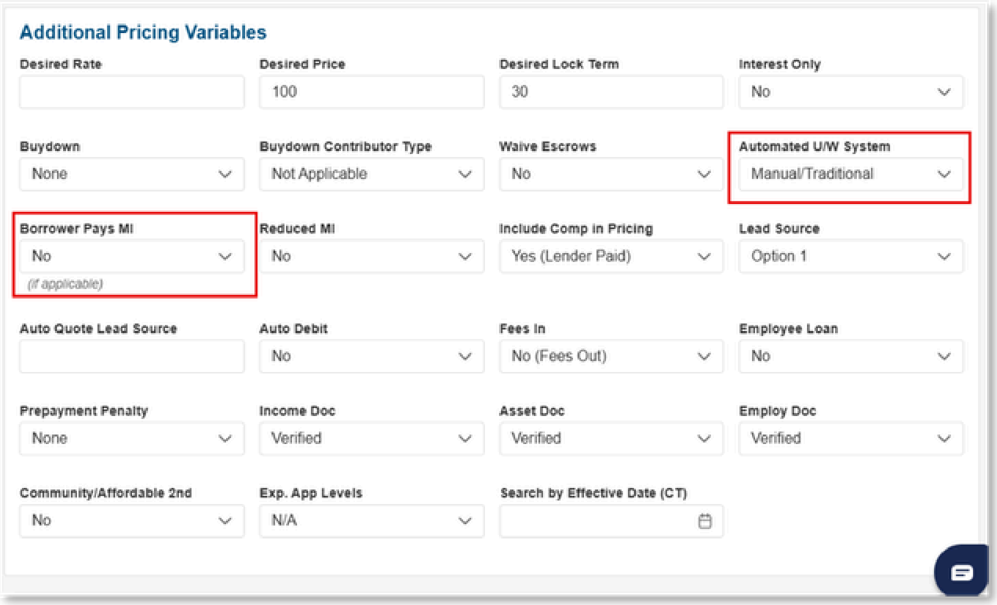
4. Navigate to the **Loan Information** section and confirm loan details

Note: LTV up to 100% permitted

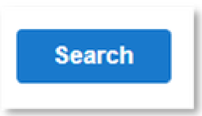


5. Navigate to **Additional Pricing Variables**
6. Select **Manual/Traditional** from the **Automated U/W System** drop-down menu

7. Select No from the **Borrower Pays MI** drop-down menu

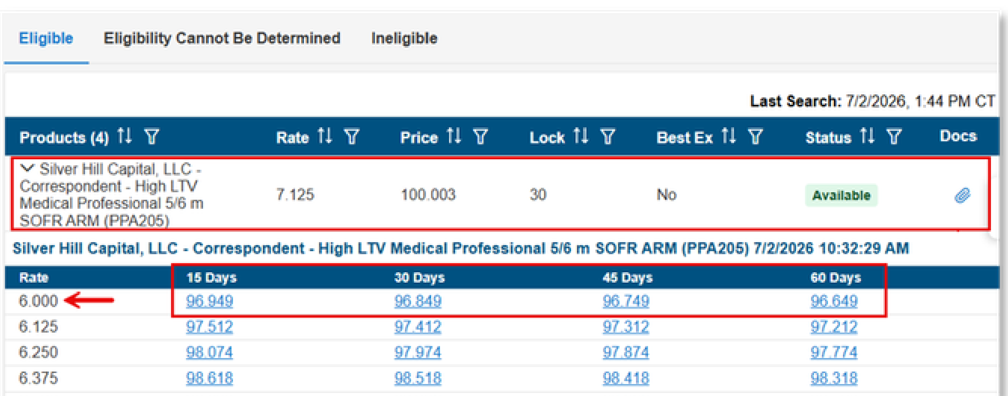


8. Click **Search**



Outcome: A list of Eligible products will display

9. Select the product and term that best fits the customer(s) scenario
10. Review the rates and make a selection



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