

Non-Agency

Correspondent Lender Reference Guide

Optimal Blue Pricing Engine Guide



Silver Hill Capital



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General Navigation



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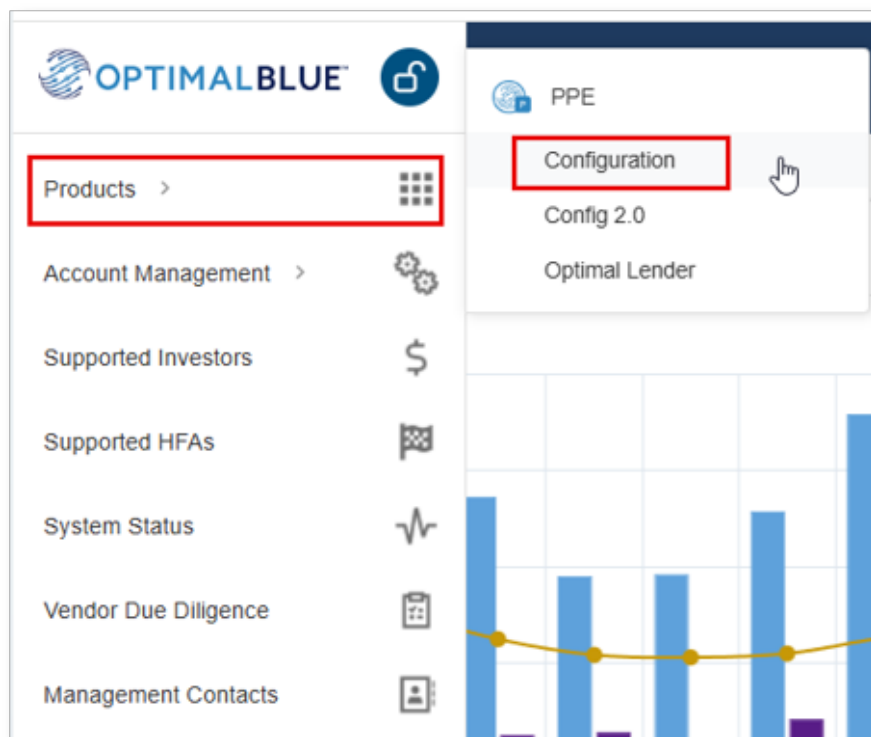
Optimal Blue

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**



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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. 'Silver Hill Capital, LLC - Correspondent' is highlighted with a red arrow. The 'Or Select a Specific Product/Set' dropdown menu is also open, showing 'Agency Investor Plus' selected. Other fields like 'Branch/Broker Co', 'Loan Terms', 'Amortization Types', and 'Search Type' are visible.

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 shows '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' selected. The 'Prepayment Penalty' dropdown menu is open, showing 'None' selected. Other fields like 'Desired Rate', 'Desired Price', 'Desired Lock Term', 'Automated U/W System', 'Borrower Pays MI', 'Reduced MI', 'Auto Debit', 'Fees In', 'Employee Loan', 'Employ Doc', 'Community/Affordable 2nd', 'Exp. App Levels', 'Total Loan Amount', and 'Exempt from Funding Fee' are visible.

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

The screenshot shows a web application interface with three tabs: 'Eligible', 'Eligibility Cannot Be Determined', and 'Ineligible'. The 'Ineligible' tab is selected and highlighted with a red box. A red box also highlights a left-pointing arrow icon in the top right corner. Below the tabs, there is a '+ Expand All' button and a 'Last Search : 3/5/2026, 2:45 PM CT' timestamp. The main content area displays a table of products. The table has columns for 'PRODUCTS (15)', 'BEST EX', and 'DOCS'. The third row is highlighted with a red box and contains the following information:

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	

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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 visible fields 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 displays three sections of the Optimal Blue interface: Borrower Information, Property Information, and Additional Pricing Variables. In the Borrower Information section, the 'Self Employed' dropdown is set to 'Yes'. In the Additional Pricing Variables section, the 'Interest Only' dropdown is set to 'No' and 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)), County (Autauga), and various pricing options like Desired Rate, Desired Price, Desired Lock Term, and Automated U/W System.

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

Outcome: A list of Eligible products will display

- Select the product and term that best fits the customer(s) scenario
- 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	97.693	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	102.130	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

Entity Selection > Product Search > Admin > Support Tickets > Announcements > Updates > Lender Site > Logout >

Profiles
Existing New Optimal Blue Default Load Update Manage

Branch/Broker Co N/A Or Select a Specific Product/Set Bank Statement 5% Fixed PPP Fixed - EG

Eligible Eligibility Cannot Be Determined **Ineligible** <

+ Expand All Last Search : 2/5/2026, 11:46 AM CT

PRODUCTS (5) ↑↓		BEST EX ↑↓	DOCS
✓	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	

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DSCR (Debt Service Coverage Ratio)



Silver Hill Capital



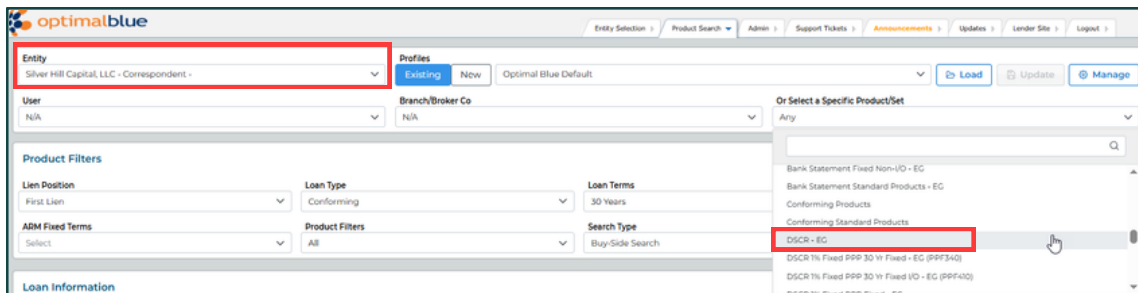
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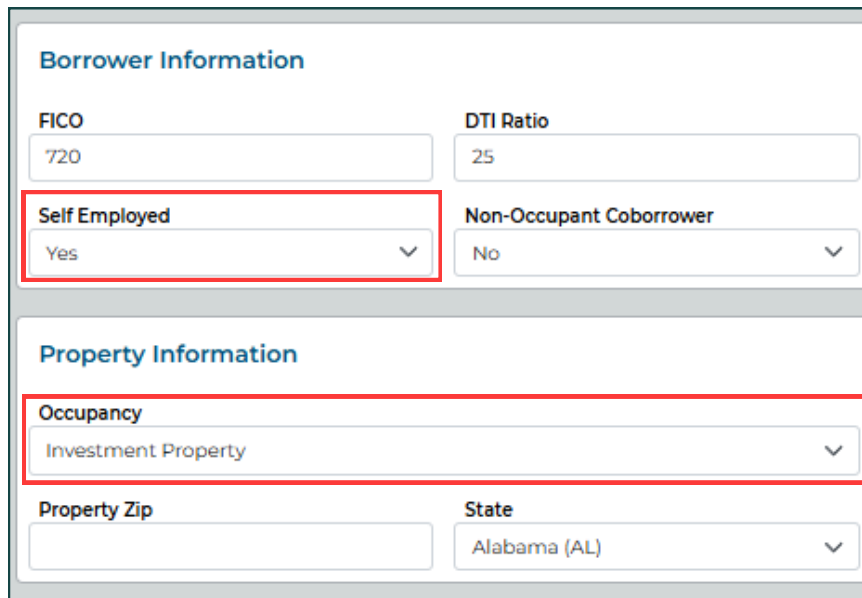
Optimal Blue

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

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 - DSCR 30 Yr Fixed - EG (PPF340) 7.000100.31530NoAvailable						
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	87.290	87.190	87.090	86.990		
5.500	88.140	88.040	87.940	87.840		
5.625	88.978	88.878	88.778	88.678		
5.750	89.805	89.705	89.605	89.505		
5.875	90.623	90.523	90.423	90.323		

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

Eligible

Eligibility Cannot Be Determined

Ineligible

+ Expand All

Last Search : 1/9/2026, 3:22 PM CT

PRODUCTS (7) 

BEST EX 

DOCS

☒

Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed I/O - EG (PPF410)

No



Reasons For Ineligibility

1. Interest Only is No [Definition](#)

>

Silver Hill Capital, LLC - Correspondent - DSCR 5% Fixed PPP 30 Yr Fixed - EG (PPF340)

No



>

Silver Hill Capital, LLC - Correspondent - DSCR 5% Fixed PPP 30 Yr Fixed I/O - EG (PPF410)

No



>

Silver Hill Capital, LLC - Correspondent - DSCR 1% Fixed PPP 30 Yr Fixed - EG (PPF340)

No



>

Silver Hill Capital, LLC - Correspondent - DSCR 1% Fixed PPP 30 Yr Fixed I/O - EG (PPF410)

No



>

Silver Hill Capital, LLC - Correspondent - DSCR 6 Months Interest >20% Paydown PPP 30 Yr Fixed - EG (PPF340)

No



>

Silver Hill Capital, LLC - Correspondent - DSCR 6 Months Interest >20% Paydown PPP 30 Yr Fixed I/O - EG (PPF410)

No



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

Eligible		Eligibility Cannot Be Determined		Ineligible			
						Last Search : 1/9/2026, 3:28 PM CT	
PRODUCTS (2)		RATE	PRICE	LOCK	BEST EX	STATUS	DOCS
>	Silver Hill Capital, LLC - Correspondent - DSCR 5% Fixed PPP 30 Yr Fixed I/O - EG (PPF410)	6.625	100.440	30	No	Available	
>	Silver Hill Capital, LLC - Correspondent - DSCR 30 Yr Fixed I/O - EG (PPF410)	6.750	100.815	30	No	Available	

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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 with a dropdown menu open, displaying a list of entities. 'Silver Hill Capital, LLC - Correspondent' is highlighted. To the right, the 'Or Select a Specific Product/Set' dropdown menu is also open, showing 'Jumbo AUS Standard' as an option. Other fields like 'Branch/Broker Co' and 'Loan Terms' are visible but not highlighted.

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 like 'Lien Position' and 'ARM Fixed Terms' are also visible.

6. Click **Submit**

The screenshot shows the search bar with a 'Standard Search' button, a red arrow pointing to a blue 'Submit' button, and 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 rates and make a selection

Eligible

Eligibility Cannot Be Determined

Ineligible

Last Search : 1/9/2026, 3:51 PM CT

PRODUCTS (3)	RATE	PRICE	LOCK	BEST EX	STATUS	DOCS
> Silver Hill Capital, LLC - Correspondent - Jumbo Plus AUS 20 Yr Fixed (P3F31I)	6.375	100.214	30	No	Available	
> Silver Hill Capital, LLC - Correspondent - Jumbo Plus AUS 30 Yr Fixed (P3F31I)	6.500	100.339	30	No	Available	
> Silver Hill Capital, LLC - Correspondent - Jumbo Plus AUS 25 Yr Fixed (P3F31I)	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

Eligible

Eligibility Cannot Be Determined

Ineligible

+ Expand All

Last Search : 1/9/2026, 3:51 PM CT

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) < 832751 [\(Definition\)](#)

> 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

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Optimal Blue

Medical Professionals (MedPro)



Silver Hill Capital



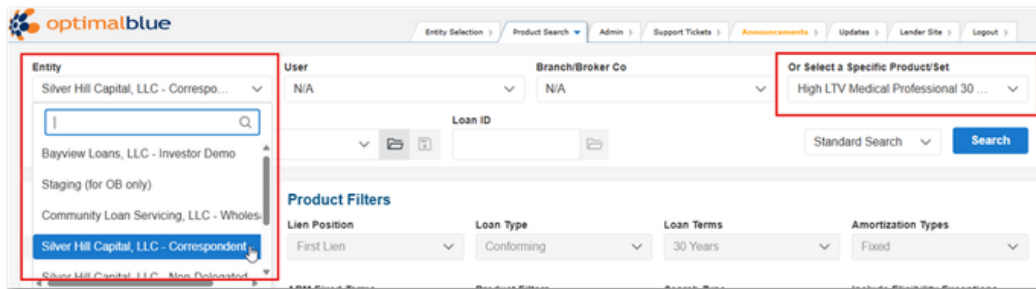
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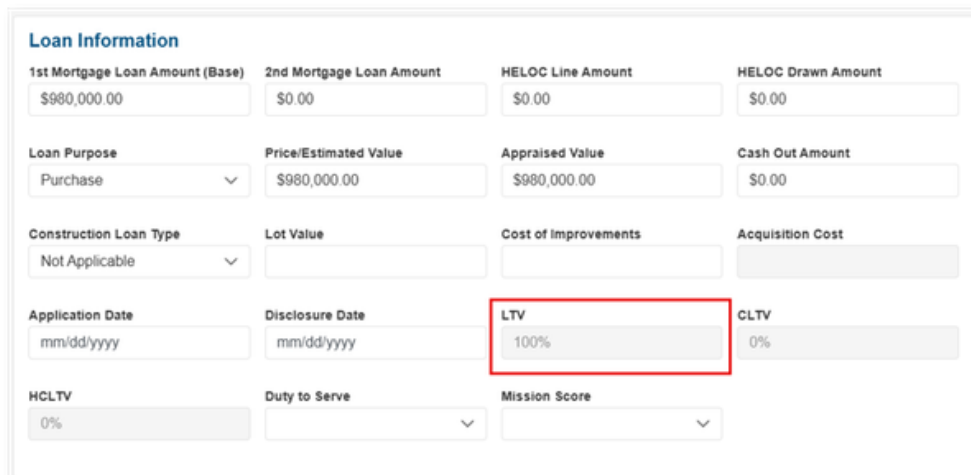
Medical Professionals (MedPro)

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

Additional Pricing Variables

Desired Rate	Desired Price	Desired Lock Term	Interest Only
	100	30	No
Buydown	Buydown Contributor Type	Waive Escrows	Automated U/W System
None	Not Applicable	No	Manual/Traditional
Borrower Pays MI	Reduced MI	Include Comp in Pricing	Lead Source
No (if applicable)	No	Yes (Lender Paid)	Option 1
Auto Quote Lead Source	Auto Debit	Fees In	Employee Loan
	No	No (Fees Out)	No
Prepayment Penalty	Income Doc	Asset Doc	Employ Doc
None	Verified	Verified	Verified
Community/Affordable 2nd	Exp. App Levels	Search by Effective Date (CT)	
No	N/A		

8. Click **Search**

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

Eligible Eligibility Cannot Be Determined Ineligible						
Last Search: 7/2/2026, 1:44 PM CT						
Products (4) ↑ ↓	Rate ↑ ↓	Price ↑ ↓	Lock ↑ ↓	Best Ex ↑ ↓	Status ↑ ↓	Docs
✓ Silver Hill Capital, LLC - Correspondent - High LTV Medical Professional 5/6 m SOFR ARM (PPA205)	7.125	100.003	30	No	Available	
Silver Hill Capital, LLC - Correspondent - High LTV Medical Professional 5/6 m SOFR ARM (PPA205) 7/2/2026 10:32:29 AM						
Rate	15 Days	30 Days	45 Days	60 Days		
6.000 ←	96.949	96.849	96.749	96.649		
6.125	97.512	97.412	97.312	97.212		
6.250	98.074	97.974	97.874	97.774		
6.375	98.618	98.518	98.418	98.318		

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

EligibleEligibility Cannot Be DeterminedIneligible

+ Expand All

Last Search: 7/2/2026, 1:44 PM C >

Products (0) ↑↓	Best Ex ↑↓	Docs
There are no ineligible products to display. Update your search to find matching products.		

0-0 of 0 < > 200 ▾