Non-Agency

Correspondent Lender Reference Guide

Polly Pricing Engine Guide

Silver Hill Capital

Updated July 9, 2026 _ BS

Table of Contents

Silver Hill Capital

Polly

General Navigation

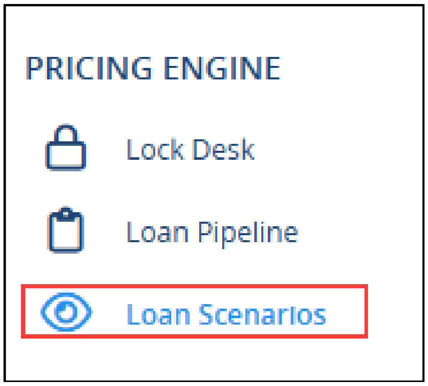
Silver Hill Capital

Polly

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.

- Log into Polly using assigned credentials
  - Select Loan Scenarios



Return to Table of Contents

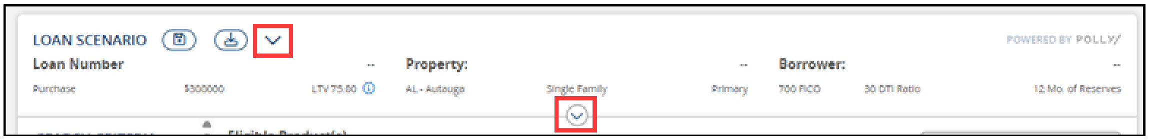
Polly

Agency Investor Plus

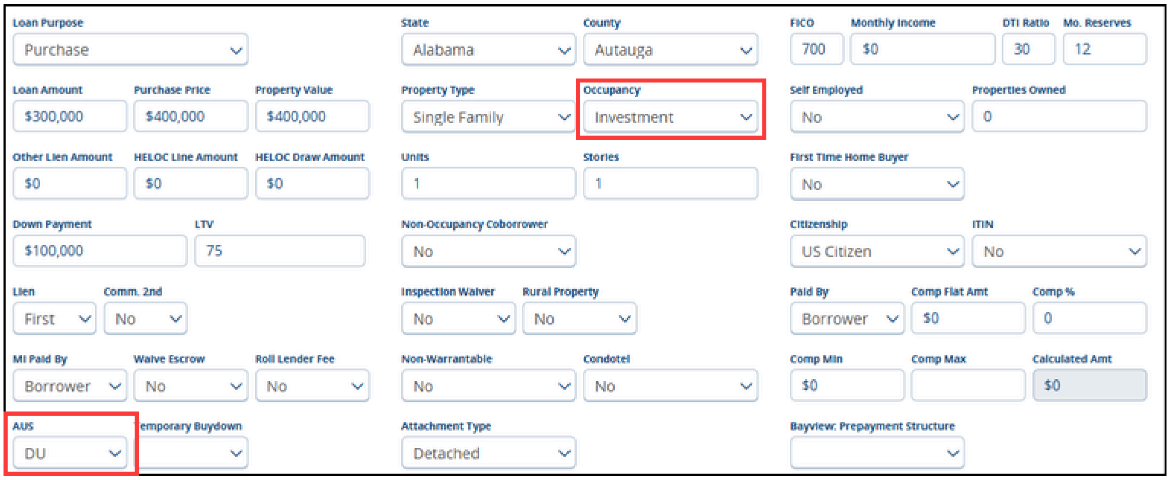
Polly

Agency Investor Plus

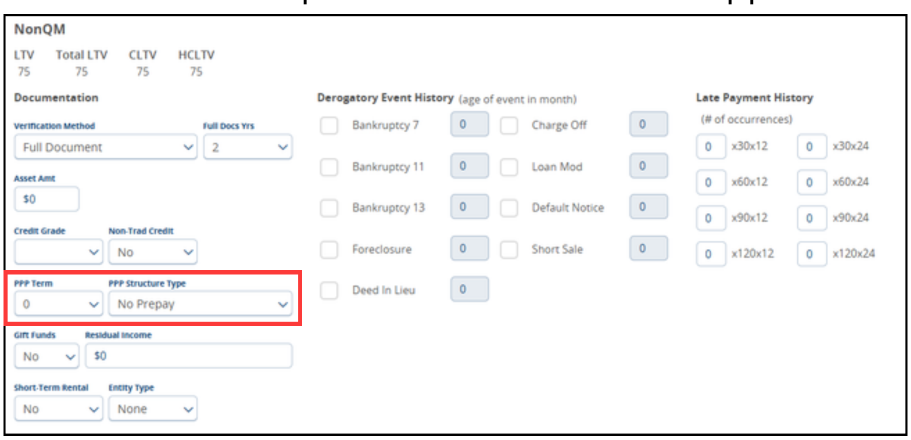
1. Select either of the two drop options to review the Loan Scenario



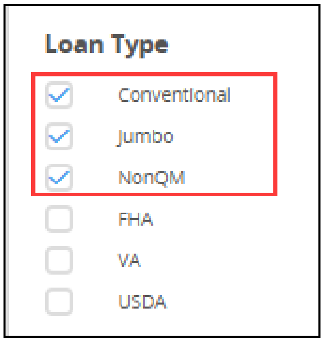
2. Enter all required data for Loan Number, Property, and Borrower details
3. Ensure Occupancy status is set to **Investment**
4. Select DU or LPA as applicable from the AUS drop-down menu



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

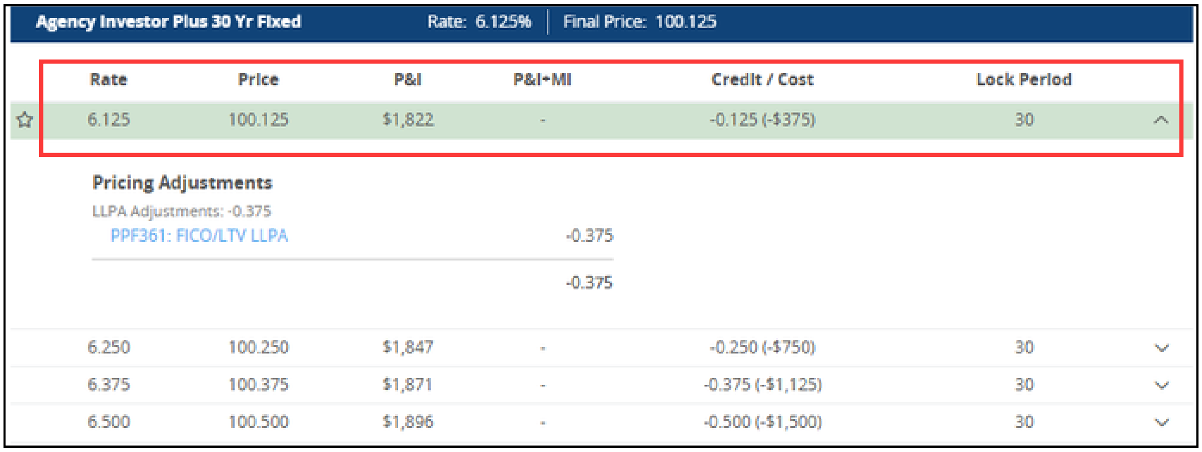


8. Navigate to the Search Criteria pane on the left-hand side
9. Select Conventional, Jumbo, and Non-QM under the Loan Type filter



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

Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
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

Return to Table of Contents

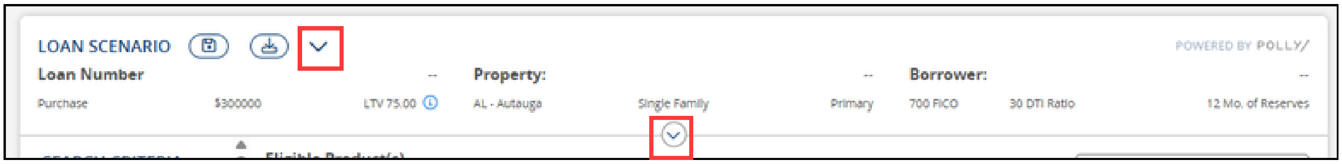
Polly

Bank Statement

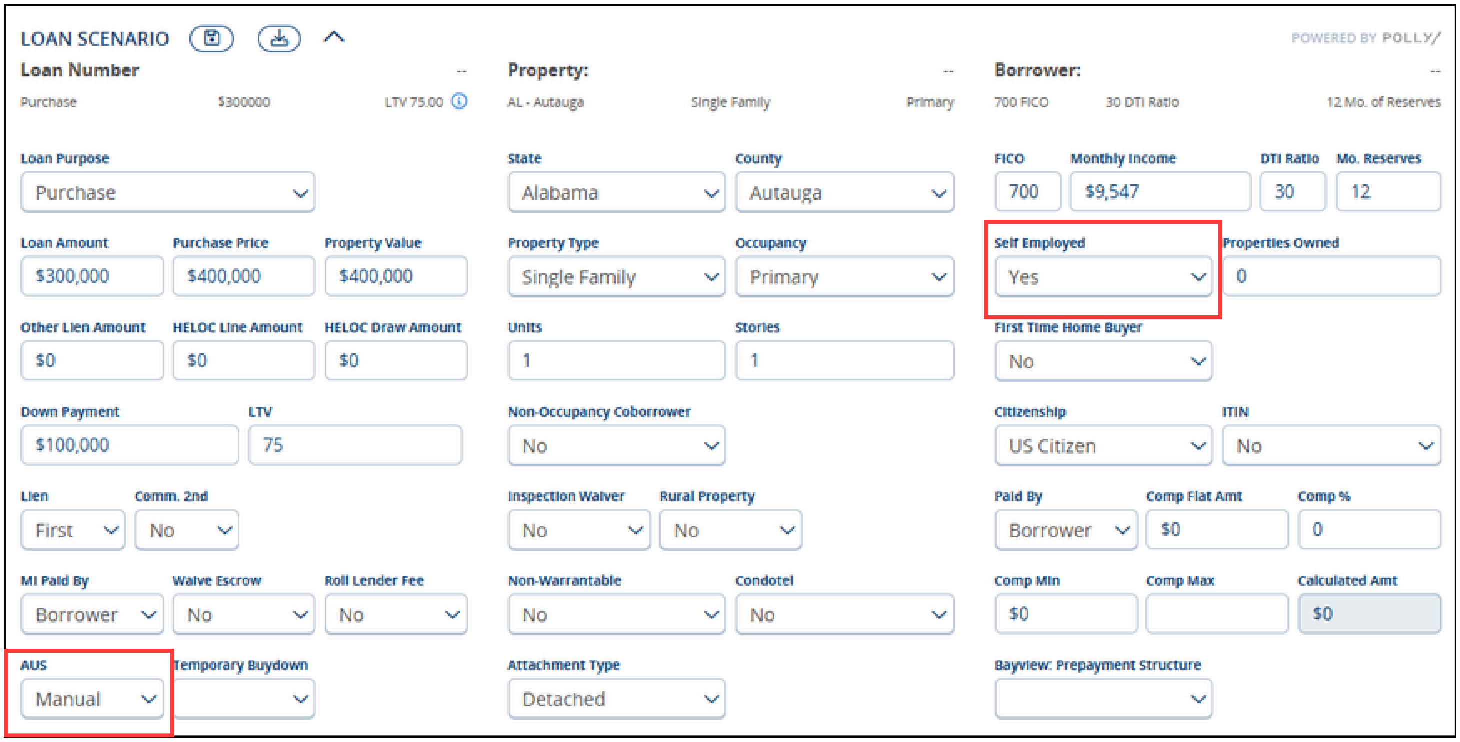
Polly

Bank Statement

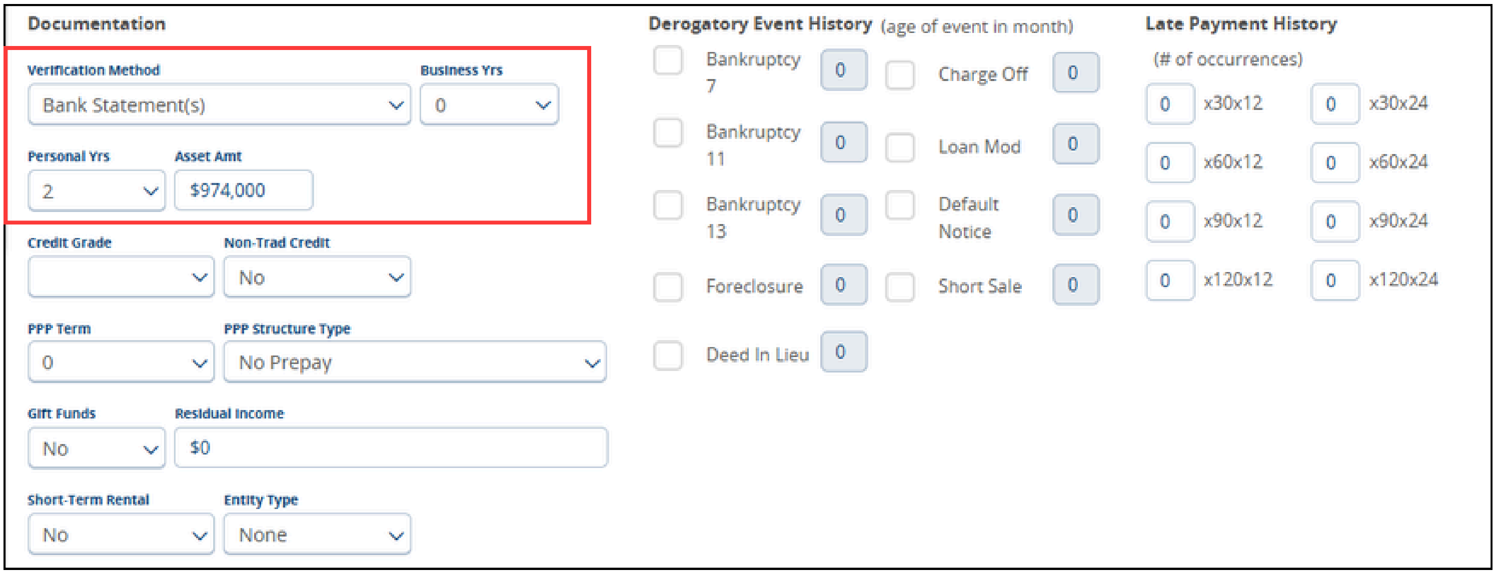
1. Select either of the two drop options to review the Loan Scenario



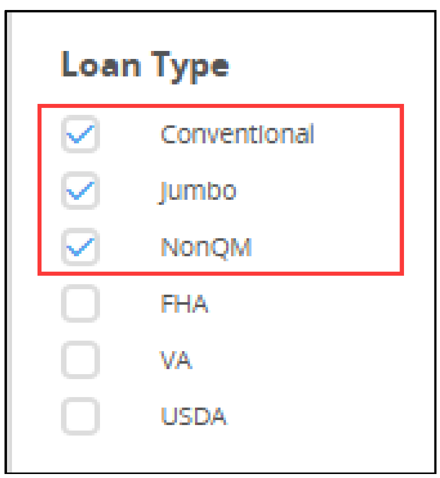
2. Enter all required data for Loan Number, Property, and Borrower details
3. Ensure Self-Employed is set to **Yes**
4. From the AUS drop-down menu select **Manual**



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

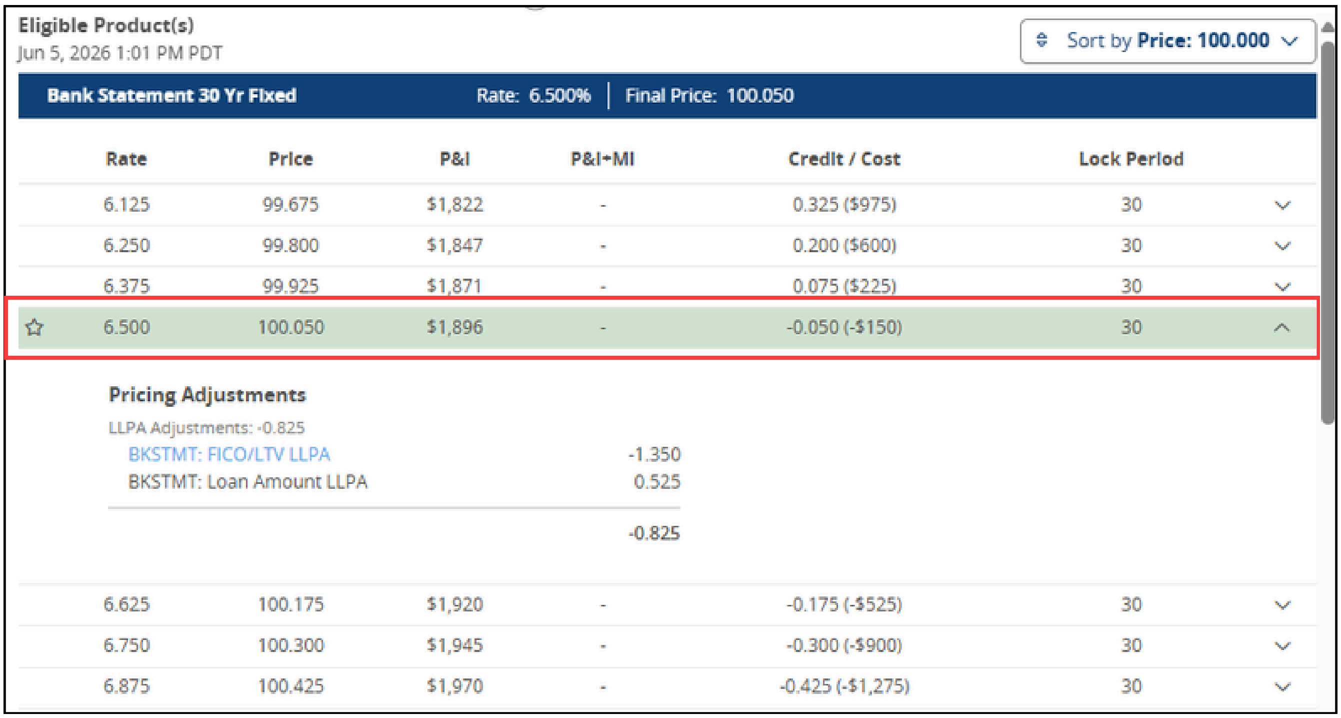


9. Navigate to the Search Criteria pane on the left-hand side
10. Select Conventional, Jumbo, and Non-QM under the Loan Type filter



11. Click Refresh Pricing

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



Eligible Product(s)
Jun 5, 2026 1:01 PM PDT

Sort by **Price: 100.000**

Bank Statement 30 Yr Fixed Rate: 6.500% | Final Price: 100.050

Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
6.125	99.675	$1,822	-	0.325 ($975)	30
6.250	99.800	$1,847	-	0.200 ($600)	30
6.375	99.925	$1,871	-	0.075 ($225)	30
6.500	100.050	$1,896	-	-0.050 (-$150)	30

Pricing Adjustments

LLPA Adjustments: -0.825

BKSTMT: FICO/LTV LLPA	-1.350
BKSTMT: Loan Amount LLPA	0.525
	-0.825

Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
6.625	100.175	$1,920	-	-0.175 (-$525)	30
6.750	100.300	$1,945	-	-0.300 (-$900)	30
6.875	100.425	$1,970	-	-0.425 (-$1,275)	30

Return to Table of Contents

Polly

DSCR

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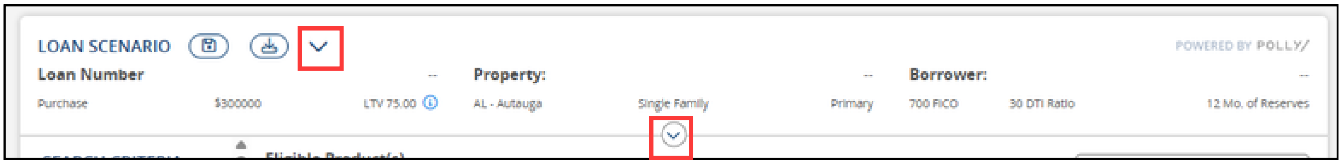
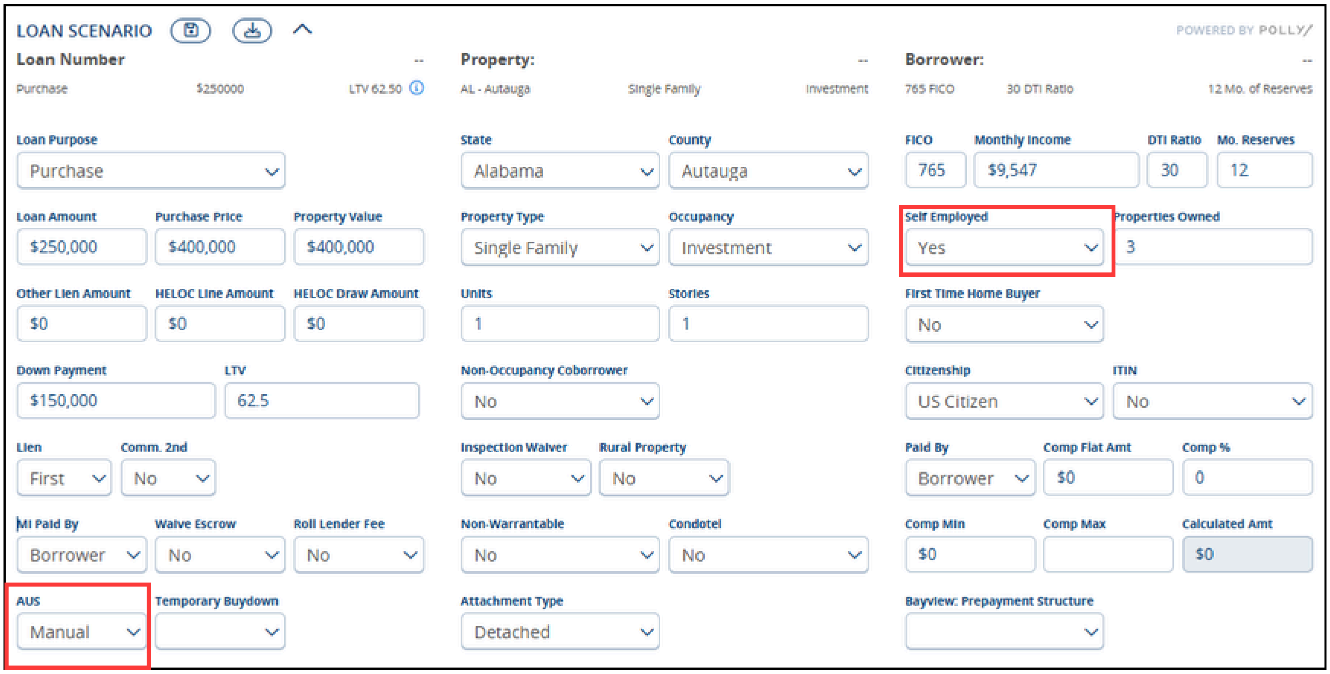
Polly

DSCR

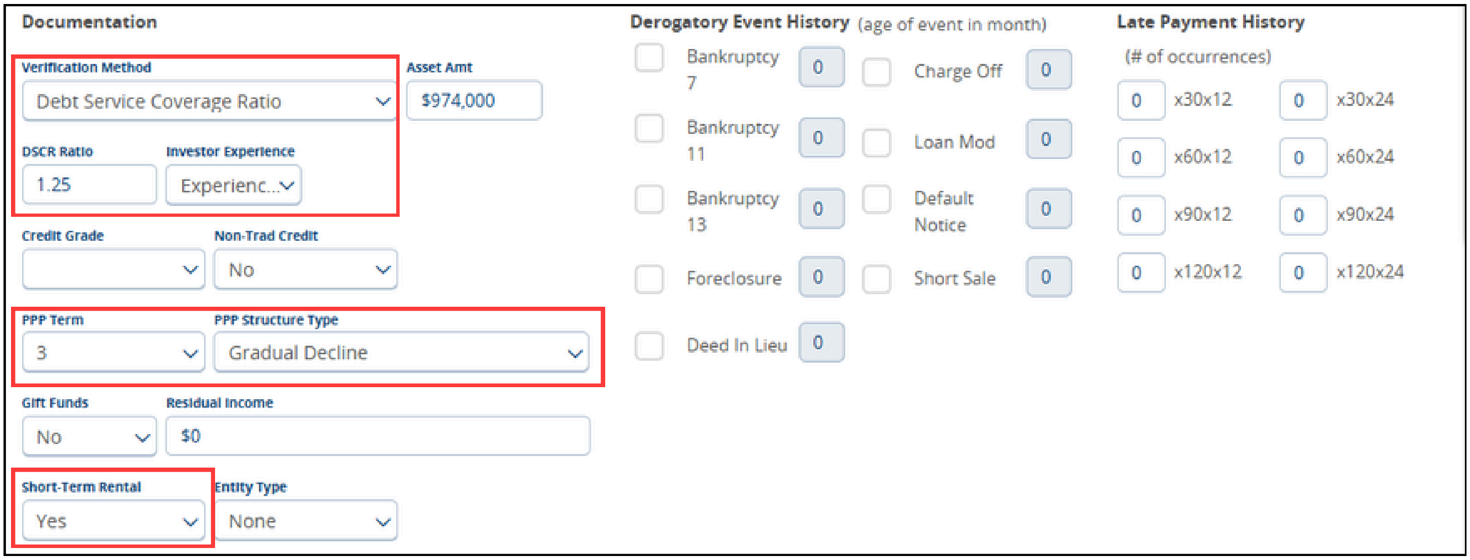
1. Select either of the two drop options to review the Loan Scenario



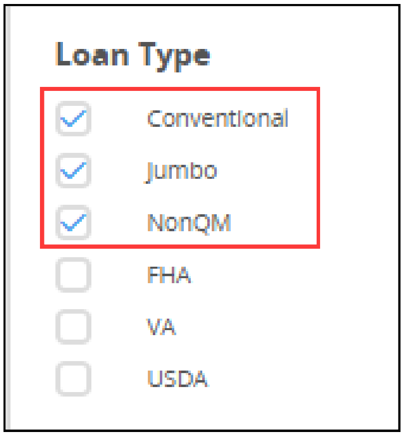
2. Enter all required data for Loan Number, Property, and Borrower details
3. Ensure Self-Employed is set to **Yes**
4. From the AUS drop-down menu select **Manual**



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

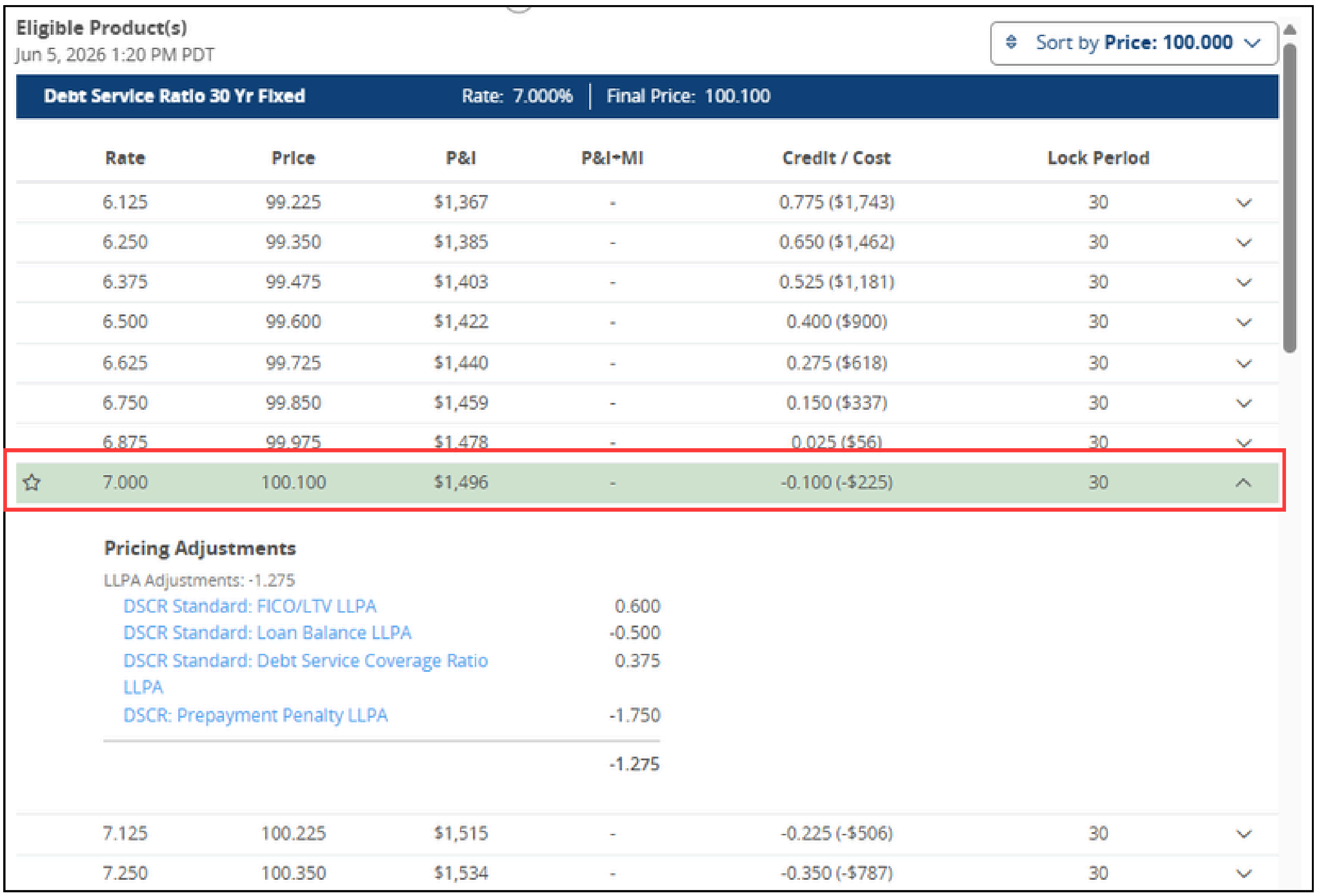


12. Navigate to the Search Criteria pane on the left-hand side
13. Select Conventional, Jumbo, and Non-QM under the Loan Type filter



14. Click 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
	-1.275

Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
7.125	100.225	$1,515	-	-0.225 (-$506)	30
7.250	100.350	$1,534	-	-0.350 (-$787)	30

Return to Table of Contents

Polly

Jumbo

Silver Hill Capital

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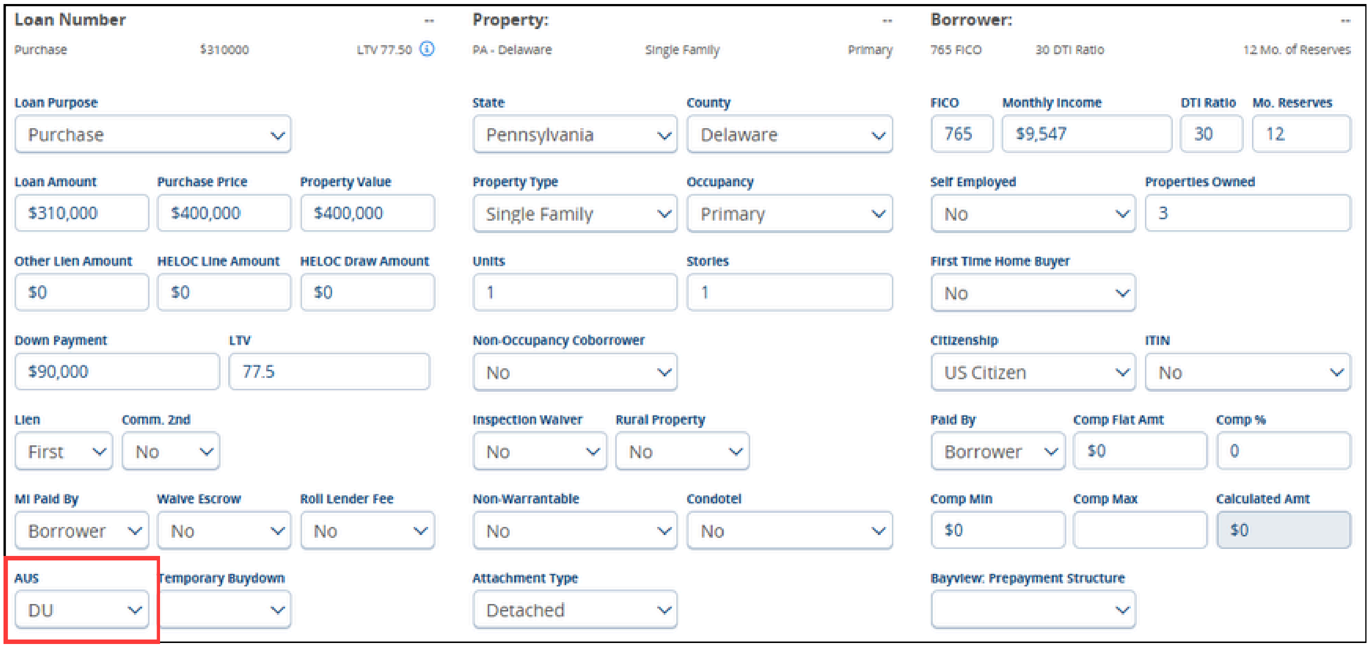
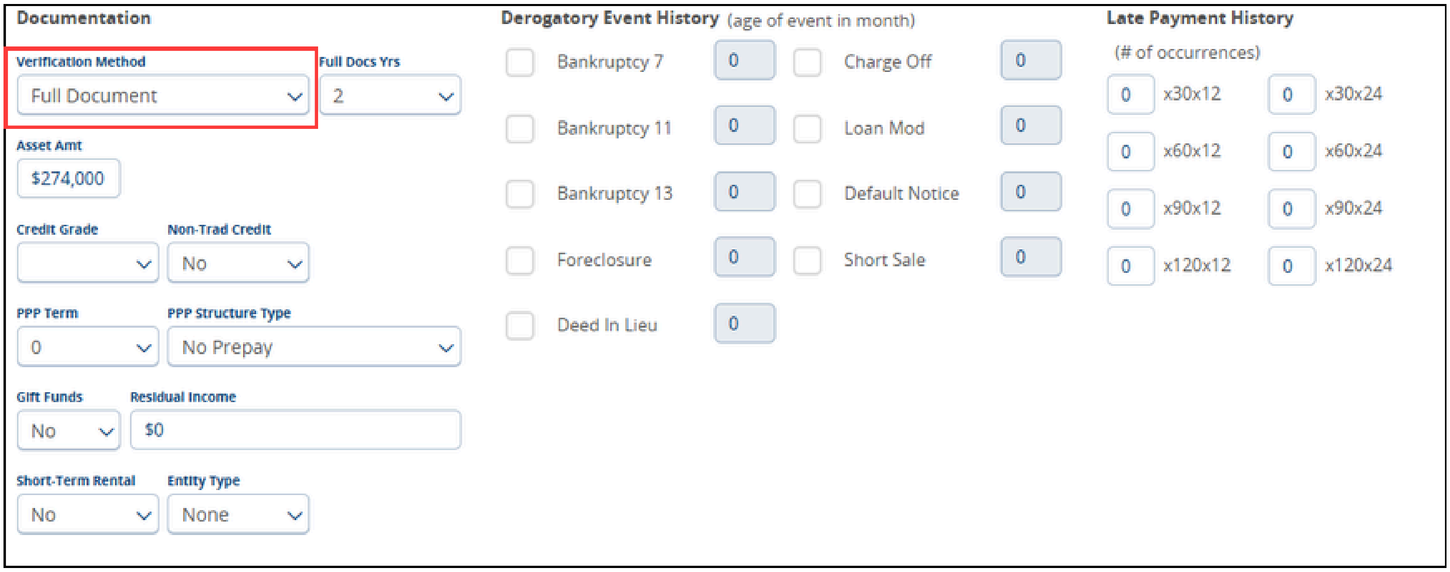
Jumbo

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

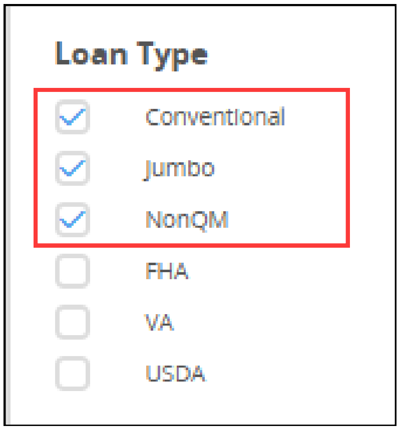
2. Enter all required data for Loan Number, Property, and Borrower details
3. From the AUS drop-down menu select **DU**



4. Navigate to the **Documentation** section
5. From the Verification Method drop-down menu select **Full Document**

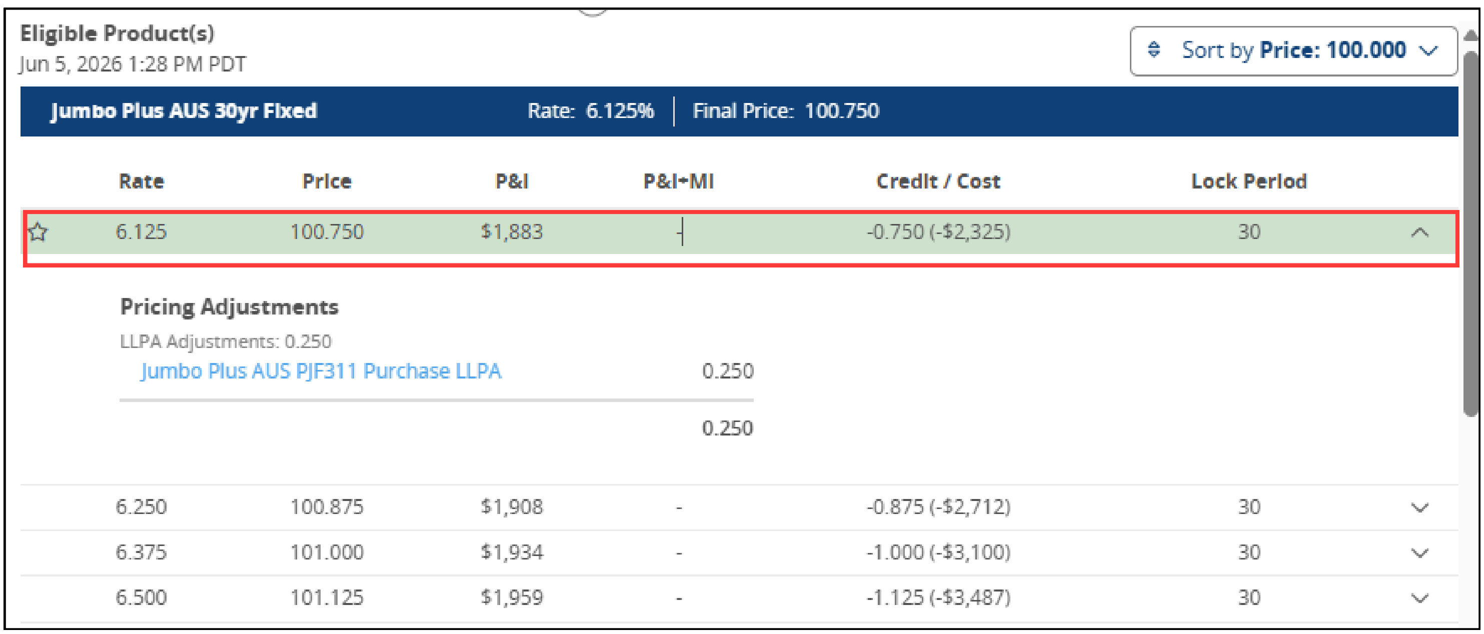


6. Navigate to the Search Criteria pane on the left-hand side
7. Select Conventional, Jumbo, and Non-QM under the Loan Type filter



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



Return to Table of Contents

Polly

Medical Professionals (MedPro)

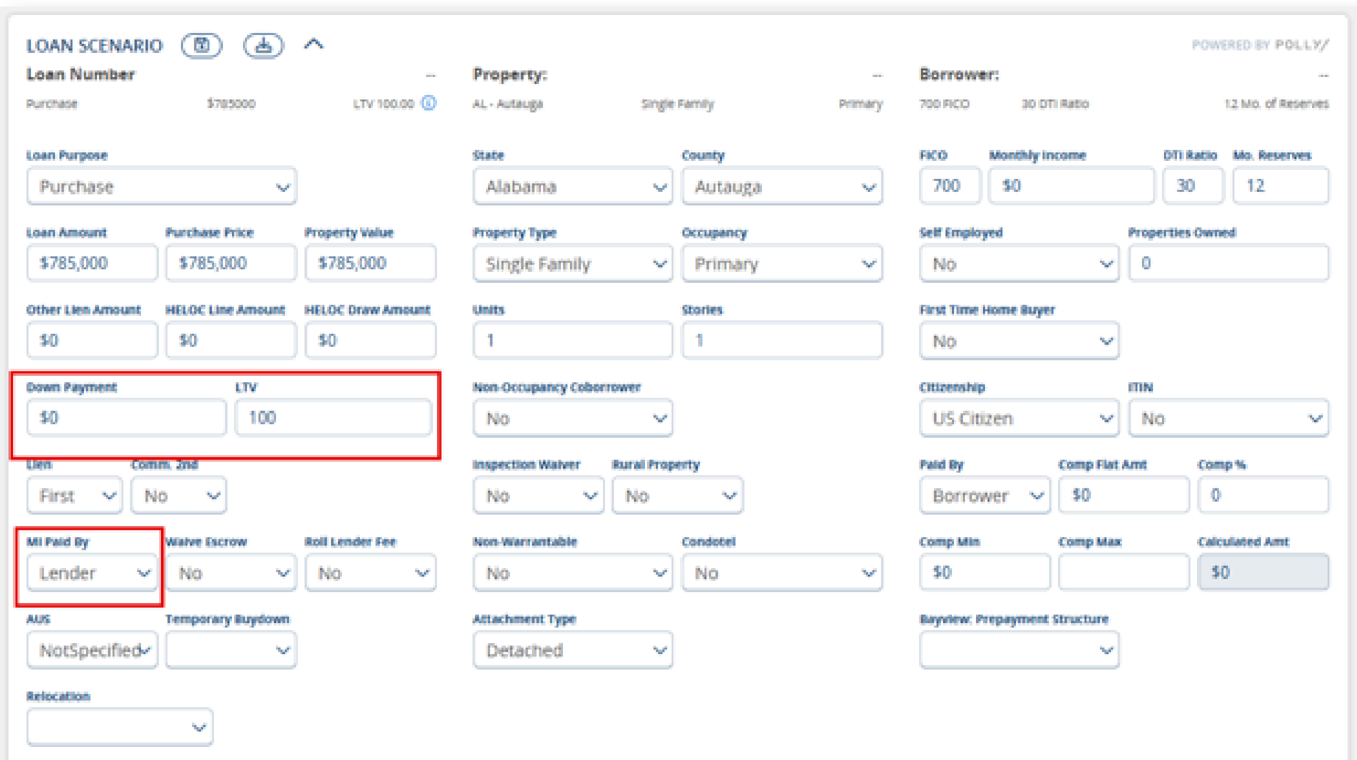
Silver Hill Capital

Polly

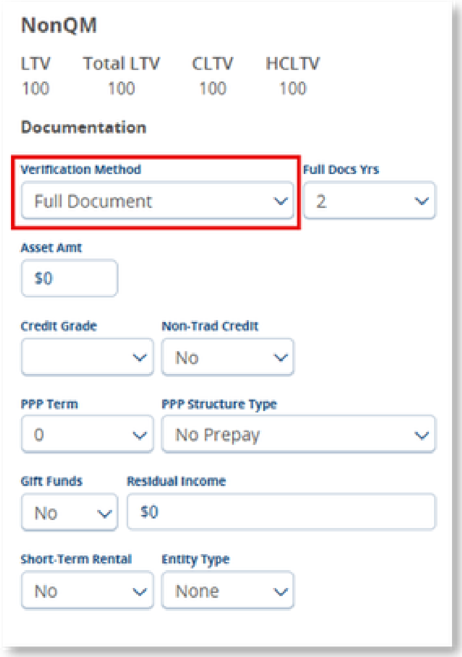
Medical Professionals (MedPro)

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

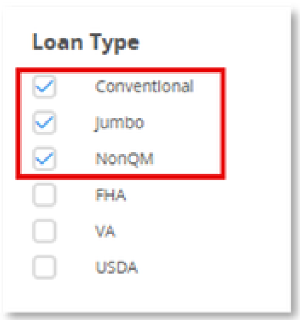
2. Enter all required data for **Loan Number**, **Property**, and **Borrower** details
3. Confirm **Down Payment** amount and proposed **LTV**
4. From the **MI Paid BY** drop-down menu select **Lender**



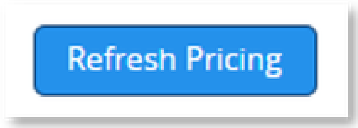
5. From the **Verification Method** drop-down menu select **Full Document**



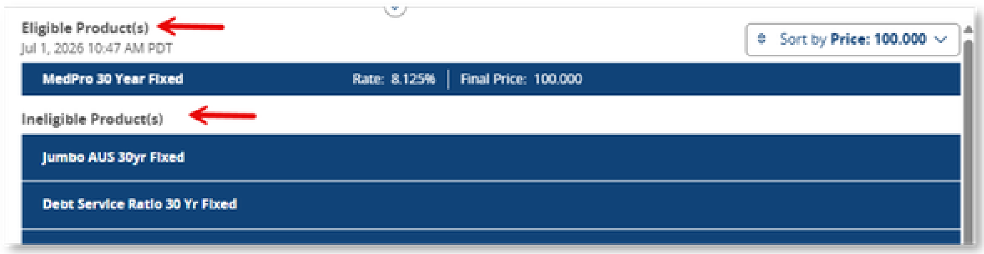
6. Navigate to the **Search Criteria** pane on the left-hand side
7. Select **Conventional, Jumbo,** and **Non-QM** under the Loan Type filter



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