

Non-Agency

Correspondent Lender Reference Guide

Polly Pricing Engine Guide



Silver Hill Capital



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General Navigation



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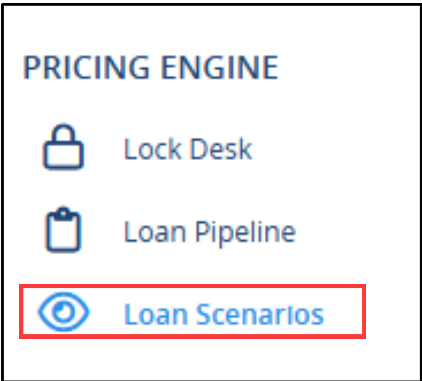
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General Navigation

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



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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

LOAN SCENARIO

Loan Number

Purchase

\$300,000

LTV 75.00

AL - Autauga

Single Family

Primary

700 FICO

30 DTI Ratio

12 Mo. of Reserves

Property:

Borrower:

POWERED BY POLLY/

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

Loan Purpose

Purchase

State

Alabama

County

Autauga

FICO

700

Monthly Income

\$0

DTI Ratio

30

Mo. Reserves

12

Loan Amount

\$300,000

Purchase Price

\$400,000

Property Value

\$400,000

Property Type

Single Family

Occupancy

Investment

Self Employed

No

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

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

Condo/otel

No

Comp Min

\$0

Comp Max

Calculated Amt

\$0

AUS

DU

emporary Buydown

Attachment Type

Detached

Bayview: Prepayment Structure

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

NonQM

LTV 75

Total LTV 75

CLTV 75

HCLTV 75

Documentation

Derogatory Event History

Late Payment History

Verification Method

Full Document

Full Docs Yrs

2

Asset Amt

\$0

Credit Grade

No

Non-Trad Credit

No

PPP Term

0

PPP Structure Type

No Prepay

Gift Funds

No

Residual Income

\$0

Short-Term Rental

No

Entity Type

None

Bankruptcy 7

0

Charge Off

0

Bankruptcy 11

0

Loan Mod

0

Bankruptcy 13

0

Default Notice

0

Foreclosure

0

Short Sale

0

Deed In Lieu

0

0 x30x12

0

0 x30x24

0

0 x60x12

0

0 x60x24

0

0 x90x12

0

0 x90x24

0

0 x120x12

0

0 x120x24

0



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

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

Loan Number

Purchase

\$300000

LTV 75.00

Property:

AL - Autauga

Single Family

Borrower:

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

Loan Number

Purchase

\$300000

LTV 75.00

Property:

AL - Autauga

Single Family

Borrower:

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

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

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		☐ Bankruptcy 7	0	☐ Charge Off	0	0 x30x12	0 x30x24
Personal Yrs 2	Asset Amt \$974,000	☐ Bankruptcy 11	0	☐ Loan Mod	0	0 x60x12	0 x60x24	0 x90x12	0 x90x24
Credit Grade []		Non-Trad Credit No		☐ Bankruptcy 13	0	☐ Default Notice	0	0 x120x12	0 x120x24
PPP Term 0		PPP Structure Type No Prepay		☐ Foreclosure	0	☐ Short Sale	0	0 x120x12	0 x120x24
Gift Funds No		Residual Income \$0		☐ Deed In Lieu	0				
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

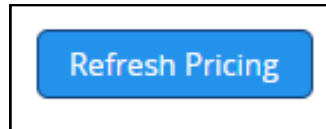
☒ NonQM

☐ FHA

☐ VA

☐ USDA

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						
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	▼

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DSCR



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DSCR

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

\$250000

LTV 62.50

AL - Autauga

Single Family

Investment

765 FICO

\$9,547

30 DTI Ratio

12 Mo. of Reserves

Loan Purpose

State

County

FICO

Monthly Income

DTI Ratio

Mo. Reserves

Purchase

Alabama

Autauga

765

\$9,547

30

12

Loan Amount

Purchase Price

Property Value

Property Type

Occupancy

Self Employed

Properties Owned

\$250,000

\$400,000

\$400,000

Single Family

Investment

Yes

3

Other Lien Amount

HELOC Line Amount

HELOC Draw Amount

Units

Stories

First Time Home Buyer

\$0

\$0

\$0

1

1

No

Down Payment

LTV

Non-Occupancy Coborrower

Citizenship

ITIN

\$150,000

62.5

No

US Citizen

No

Lien

Comm. 2nd

Inspection Waiver

Rural Property

Paid By

Comp Flat Amt

Comp %

First

No

No

No

Borrower

\$0

0

MI Paid By

Waive Escrow

Roll Lender Fee

Non-Warrantable

Condotel

Comp Min

Comp Max

Calculated Amt

Borrower

No

No

No

No

\$0

\$0

AUS

Temporary Buydown

Attachment Type

Bayview: Prepayment Structure

Manual

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	Asset Amt	☐ Bankruptcy 7	☐ Charge Off	☐ x30x12	☐ x30x24
Debt Service Coverage Ratio	\$974,000	☐ Bankruptcy 11	☐ Loan Mod	☐ x60x12	☐ x60x24
DSCR Ratio	Investor Experience	☐ Bankruptcy 13	☐ Default Notice	☐ x90x12	☐ x90x24
1.25	Experienc...	☐ Foreclosure	☐ Short Sale	☐ x120x12	☐ x120x24
Credit Grade	Non-Trad Credit	☐ Deed In Lieu			
	No				
PPP Term	PPP Structure Type				
3	Gradual Decline				
Gift Funds	Residual Income				
No	\$0				
Short-Term Rental	Entity Type				
Yes	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)						Sort by Price: 100.000
Jun 5, 2026 1:20 PM PDT						
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			
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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1. Select either of the two drop options to review the Loan Scenario

LOAN SCENARIO

LOAN NUMBER

Purchase

\$300000

LTV 75.00

Property: AL - Autauga

Single Family

Borrower: Primary

700 FICO

30 DTI Ratio

12 Mo. of Reserves

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

Loan Number

Purchase

\$310000

LTV 77.50

Property: PA - Delaware

Single Family

Borrower: 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	☐ Bankruptcy 7	0	☐ Charge Off	0	☐ x30x12	☐ x30x24
Full Document	2	☐ Bankruptcy 11	0	☐ Loan Mod	0	☐ x60x12	☐ x60x24
Asset Amt		☐ Bankruptcy 13	0	☐ Default Notice	0	☐ x90x12	☐ x90x24
\$274,000		☐ Foreclosure	0	☐ Short Sale	0	☐ x120x12	☐ x120x24
Credit Grade	Non-Trad Credit	☐ 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

☒ Conventional
 ☒ Jumbo
 ☒ NonQM
 ☐ FHA
 ☐ VA
 ☐ USDA

8. Click Refresh Pricing

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						
Jumbo Plus AUS PJF311 Purchase LLPA						
0.250						
0.250						
6.250	100.875	\$1,908	-	-0.875 (-\$2,712)	30	v
6.375	101.000	\$1,934	-	-1.000 (-\$3,100)	30	v
6.500	101.125	\$1,959	-	-1.125 (-\$3,487)	30	v

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Medical Professionals (MedPro)



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Medical Professionals (MedPro)

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

LOAN SCENARIO

Loan Number

Purchase

\$300000

LTV 75.00

Property:

AL - Autauga

Single Family

Borrower:

Primary

700 FICO

30 DTI Ratio

12 Mo. of Reserves

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**

LOAN SCENARIO

Loan Number

Purchase

\$785000

LTV 100.00

Property:

AL - Autauga

Single Family

Borrower:

Primary

700 FICO

30 DTI Ratio

12 Mo. of Reserves

Loan Purpose

Purchase

State

Alabama

County

Autauga

FICO

700

Monthly Income

\$0

DTI Ratio

30

Mo. Reserves

12

Loan Amount

\$785,000

Purchase Price

\$785,000

Property Value

\$785,000

Property Type

Single Family

Occupancy

Primary

Self Employed

No

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

\$0

LTV

100

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

Lender

Waive Escrow

No

Roll Lender Fee

No

Non-Warrantable

No

Condotel

No

Comp Min

\$0

Comp Max

Calculated Amt

\$0

AUS

NotSpecified

Temporary Buydown

Attachment Type

Detached

Bayview: Prepayment Structure

Relocation



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

The screenshot shows a form titled "NonQM". At the top, there are four columns: LTV, Total LTV, CLTV, and HCLTV, each with a value of 100. Below this is a "Documentation" section. The "Verification Method" dropdown menu is highlighted with a red box and set to "Full Document". To its right is the "Full Docs Yrs" dropdown menu, set to "2". Below these are several other fields: "Asset Amt" (set to "\$0"), "Credit Grade" (dropdown), "Non-Trad Credit" (set to "No"), "PPP Term" (set to "0"), "PPP Structure Type" (set to "No Prepay"), "Gift Funds" (set to "No"), "Residual Income" (set to "\$0"), "Short-Term Rental" (set to "No"), and "Entity Type" (set to "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

The screenshot shows a "Loan Type" filter section. It contains a list of loan types with checkboxes: "Conventional", "Jumbo", "NonQM", "FHA", "VA", and "USDA". The checkboxes for "Conventional", "Jumbo", and "NonQM" are checked and highlighted with a red box.

8. Click Refresh Pricing

The screenshot shows a blue button with the text "Refresh Pricing" in white.

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

Eligible Product(s)		Sort by Price: 100.000	
Jul 1, 2026 10:47 AM PDT			
MedPro 30 Year Fixed		Rate: 8.125%	Final Price: 100.000
Ineligible Product(s)			
Jumbo AUS 30yr Fixed			
Debt Service Ratio 30 Yr Fixed			

10. Select the appropriate Product to review pricing details

Eligible Product(s)

Jul 1, 2026 10:41 AM PDT

Sort by Price: 100.000

MedPro 30 Year Fixed

Rate: 8.125%

Final Price: 100.000

Rate	Price	P&I	P&I-MI	Credit / Cost	Lock Period	
6.125	98.000	\$4,769	-	2.000 (\$15,700)	30	⌵
6.250	98.125	\$4,833	-	1.875 (\$14,718)	30	⌵
6.375	98.250	\$4,897	-	1.750 (\$13,737)	30	⌴

Pricing Adjustments

LLPA Adjustments: -2.500

MedPro: Purchase Adjustments for LTV / CLTV / HCLTV

-2.500

-2.500

6.500	98.375	\$4,961	-	1.625 (\$12,756)	30	⌵
6.625	98.500	\$5,026	-	1.500 (\$11,775)	30	⌵
6.750	98.625	\$5,091	-	1.375 (\$10,793)	30	⌵