



[My Tools](#) [Program](#) [Forms](#) [QuickSilver Qualifi](#)

Hello Shawn! | [Log Out](#)

[Rates](#)

[Rates](#)

[Marketing Toolkit](#)

[QuickSilver Qualifier](#)

[My Loans](#)

[My Profile](#)



WEEKLY PRICING MATRIX

For the week of Dec

QuickSilver Qualifier

See if you borrower qualifies for our unique lending program.

[QuickSilver Qualifier](#)

Tier I	Loan to Values		15/15 year Term/Amortization		20/20 year Te
	A Credit	A- Credit (+.75% rate/mrg)	Start Rate	Margin	Start Rate
2 Year Fixed Rate Floor: 7.000%	50	50	7.000%	0.625%	7.000%
	55	55	7.000%	0.875%	7.000%
	60	60	7.250%	1.125%	7.250%
	65	65	7.500%	1.375%	7.500%
	70	70	7.750%	1.625%	7.750%
	75	75	8.000%	1.875%	8.000%
	80	80	8.250%	2.125%	8.250%
	85	85	8.625%	2.500%	8.625%
	90		9.000%	2.875%	9.000%
	97		9.375%	3.250%	9.375%
3 Year Fixed Rate Floor: 7.125%	50	50	7.125%	0.500%	7.125%
	55	55	7.125%	0.500%	7.125%
	60	60	7.375%	0.500%	7.375%
	65	65	7.625%	0.750%	7.625%
	70	70	7.875%	1.000%	7.875%
	75	75	8.125%	1.250%	8.125%
	80	80	8.375%	1.500%	8.375%
	85	85	8.750%	1.875%	8.750%
	90		9.125%	2.250%	9.125%
	97		9.500%	2.625%	9.500%
5 Year Fixed Rate Floor: 7.250%	50	50	7.250%	0.500%	7.250%
	55	55	7.250%	0.500%	7.250%
	60	60	7.500%	0.500%	7.500%
	65	65	7.750%	0.750%	7.750%
	70	70	8.000%	1.000%	8.000%
	75	75	8.250%	1.250%	8.250%
	80	80	8.500%	1.500%	8.500%
	85	85	8.875%	1.875%	8.875%
	90		9.250%	2.250%	9.250%
	97		9.625%	2.625%	9.625%
7 Year Fixed	50	50	7.375%	0.500%	7.375%
	55	55	7.375%	0.500%	7.375%
	60	60	7.625%	0.500%	7.625%
	65	65	7.875%	0.750%	7.875%
	70	70	8.125%	1.000%	8.125%

Rate Floor: 7.375%	75	75	8.375%	1.250%	8.375%
	80	80	8.625%	1.500%	8.625%
	85	85	9.000%	1.875%	9.000%
	90		9.375%	2.250%	9.375%
	97		9.750%	2.625%	9.750%
Declining Fixed Rate Floor: 7.750%	50	50	7.750%		7.750%
	55	55	7.750%		7.750%
	60	60	8.000%		8.000%
	65	65	8.250%		8.250%
	70	70	8.500%		8.500%
	75	75	8.750%		8.750%
	80	80	9.000%		9.000%
	85	85	9.375%		9.375%
	90		9.750%		9.750%
	97		10.125%		10.125%

Program Notes:

Loan Size

- \$100K to \$1.5MM

Eligible Property Types

- Tier I: Multifamily, Mixed Use (>50% Res. Component)
- Tier II: Automotive, Bed & Breakfast, Light Industrial, Mixed Used, Mobile Home Park, Office, Retail, Self Storage, Warehouse
- Tier III: Flagged Hospitality, Funeral Home, Industrial, Rooming House
- Tier IV: Day Care, Gas Stations, Health Care, RV Park, Unflagged Hospitality, Restaurant, Other Special Purpose
- Gas Stations: Max \$1MM, DTI only, Phase I. Other qualifying factors may apply.
- Exclude: Construction, Land, Traditional Church

Pricing Adjustments

- Investor properties increase rate/margin .5%
- A- Credit: increase rate/margin .75%
- Tier II: increase rate/margin .5%
- Tier III: increase rate/margin 1.0%
- Tier IV: increase rate/margin 2.0%

Max LTVs

- Tier I & II, Owner Occupied: 97% A, 85% A-
- Tier I & II, Investor: 90% A, 80% A-
- Tier III: 80% A; 75% A-
- Tier IV: 75% A; 70% A-

Greater than 80% LTV Loans

- 80-90%, Investor and Owner Occupied Tiers I and II for A credit
- >90%: max \$1MM, Owner Occupied, Tiers I and II, A Credit
- 80-90%, Owner Occupied Tiers I and II for A- credit
- Lender 2nd mortgage required for additional proceeds
- Terms and pricing increase apply to both the 1st and 2nd mortgage

DSCR Pricing Break ==> Reduce rate/margin by 1.0%

- A credit, Tier I and II, 75% LTV Max, Investor properties only
- DSCR >=1.0x on lower of Actual or Stabilized NOI, all other qualifying factors apply

Declining Fixed Rate Program

- The fixed rate will decrease .50% EVERY five years with excellent pay history

Yield Spread I

- .375% rate ar Lock-Out)
- 1.125% rate z

Rate Buydown

- .375% rate/m max .75%

Borrower Cos

- Borrower pay survey, envr.
- \$500 Lender i declined
- \$500 refund if acceptance

Caps/Floor

- Periodic Cap 1.50% therea
- Life Cap on a
- Life Floor on :
- All adjustable period

Credit Scores

- A: middle sco
- A-: middle sc
- Multiple facto in determining only

Standard Prep

- 5% for 5 year

Prepayment/L

- 3 Year Lock-C allowed
- 3 Year Prepa: rate/margin .3
- 5 Year Lock-C allowed. N/A
- 7 Year Lock-C allowed. Prep 5, 4, 3, 2, 1 P Year program
- 7 Year Lock-C allowed. Prep

Other

- All loans are i
- 2 Year and 3 available on 5

	rate/margin .1
	Minimum rate
	Loans are ass

All rates, programs and pricing are subject to change at anytime without prior notice. This is an advertisement to licensed mortgage lending professionals only and is not an advertisement under section 226.2 of the general public.

[Home](#) | [About](#) | [News](#) | [Contact](#) | [My Tools](#) | [Program](#) | [Forms](#) | [QuickSilver Qualifier](#) | [Training Center](#) | [Events](#) | [Reward](#)

[Terms of Use](#) | [Privacy Policy](#) | [Licensing](#)

© Copyright 2003-2007 Silver Hill Financial, LLC. All Rights Reserved. This is an advertisement to licensed mortgage professionals only and is not an advertisement to the general public to make a loan on any particular terms. All loan applicants must qualify under our underwriting requirements in all jurisdictions. Loan programs are subject to change without notice.