



## **FANNIE MAE HOME READY PRODUCT MATRIX**

This product matrix serves as a summary of the Fannie Mae Home Ready program in addition to Lakeview Loan Servicing overlays. Refer to the Fannie Mae Selling Guide for any information not specified in this product matrix.

Seller shall deliver loans that were originated in accordance with the Fannie Mae Single Family Selling Guide unless otherwise noted in this product matrix.



### **About Us**

©2022 Lakeview Loan Servicing, LLC provides access to a full range of agency residential mortgage products for qualified lending institutions and these programs are not applicable to the general public or individual consumers. Lakeview Loan Servicing, LLC is a member of a family of companies owned or managed by Bayview Asset Management, LLC. Bayview companies have been managing mortgage assets since 1995. It is the policy of Lakeview Loan Servicing, LLC (NMLS #391521) to provide services without regard to race, color, religion, national origin, ancestry, age, sex, familial status, or disability.

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In response to the COVID-19 pandemic, the following interim guidance will supersede current Lakeview guidance listed in this matrix until future notice.

**Interim Guidance in Response to COVID-19 for Conventional Programs**

<b>Income and Employment Verification</b>	<ul style="list-style-type: none"> <li>Effective with all loans closed on or after June 22, 2020, Lakeview will require all VVOEs to be completed within ten (10) business days of the note date for all salaried, hourly and commissioned income borrowers</li> <li>When self-employment is used to qualify, verification that the borrower’s business is open and operating must be confirmed within twenty (20) business days prior to the note date</li> <li>Self-employment income must be assessed and verified in accordance with Fannie Mae and Freddie Mac temporary COVID-19 guidance</li> </ul> <p>** Refer to the Lakeview announcements as posted on the <a href="#">Lakeview Correspondent</a> website for full details</p>
<b>Continuity of Income</b>	<p>Borrowers working in industries significantly impacted by the current conditions (e.g. service, travel, hospitality, etc.) should be given additional scrutiny to determine if this income will continue into the future and at the same or similar levels. Lenders remain responsible for ensuring that all borrowers are employed at their disclosed employment through closing.</p>
<b>Forbearance</b>	<ul style="list-style-type: none"> <li>Lakeview Loan Servicing will not purchase any loan where the borrower is actively seeking a forbearance or any loan that is in an “active” forbearance status prior to purchase by Lakeview Loan Servicing.</li> <li>Refer to the Lakeview announcements as posted on the <a href="#">Lakeview Correspondent</a> website for full details</li> </ul>
<b>Remote Online Notarization (RON)</b>	<p><u><i>Lakeview will not accept the use of remote online notarizations at this time.</i></u></p>


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FANNIE MAE HOME READY			
Fixed Rate			
Occupancy	Purchase and Limited Cash-Out Refinance		
	Number of Units	Maximum LTV/CLTV <sup>2</sup> /HCLTV	Credit Score
Owner Occupied	1 Unit	97% <sup>1,2</sup>	<i>Minimum 620</i>
	2 Units	85%	<i>Minimum 620</i>
	3-4 Units	75%	<i>Minimum 620</i>
<p><sup>1</sup>Greater than 95% LTV/CLTV/HCLTV – the below restrictions apply. Refer to 97% Eligibility Requirements Section for additional restrictions.</p> <ul style="list-style-type: none"> <li>• High Balance loan amounts not permitted</li> <li>• Non-Occupant co-borrower not permitted</li> </ul> <p><sup>2</sup>LCOR – maximum of 95% LTV if current loan being refinanced is not owned by Fannie Mae</p>			

Loan Product	
<b>Eligible Products/Terms</b>	<ul style="list-style-type: none"> <li>• FNF550 – Conforming</li> <li>• FNF559 – High Balance</li> <li>• 30YR Fixed Term Only</li> </ul>
<b>Ineligible Product Types</b>	<ul style="list-style-type: none"> <li>• <i>Adjustable Rate Mortgages (ARMs)</i></li> <li>• <i>HomeStyle Renovation / Energy Mortgages</i></li> <li>• <i>Construction to Perm / One-Time Close Mortgages</i></li> <li>• <i>Temporary Buydowns</i></li> <li>• <i>Interest-Only Loan Programs</i></li> </ul>
<b>Maximum Loan Amount</b>	Current Conforming Loan Limits: <a href="https://www.fanniemae.com/singlefamily/loan-limits">https://www.fanniemae.com/singlefamily/loan-limits</a>
<b>Income Limits</b>	<ul style="list-style-type: none"> <li>• Borrower Income limits                             <ul style="list-style-type: none"> <li>◦ <i>Lender must attempt to verify all income listed on the Uniform Residential Loan Application or disclosed throughout the loan process. Any discrepancies, including underreported income, must be corrected and re-submitted to DU. All reported income that is verified and meets the criteria for stable monthly income must be used to qualify the borrower.</i></li> <li>◦ Income eligibility will be determined by the DU Findings. As an additional resource, the Fannie Mae eligibility and AMI locator tool can be found at the <a href="#">HomeReady Income Eligibility</a> website.</li> </ul> </li> </ul>
<b>Purpose</b>	<ul style="list-style-type: none"> <li>• Purchase</li> <li>• Rate/Term Refinance</li> <li>• Texas 50 (a)(6) refinances – not eligible, see applicable matrix</li> </ul>
<b>Occupancy</b>	Primary Residence: 1-4 Units
<b>95.01% - 97% LTV/CLTV/HCLTV</b>	<ul style="list-style-type: none"> <li>• High Balance loan amounts not permitted</li> <li>• Non-occupant co-borrower not permitted</li> </ul>

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<b>Requirements</b>	<ul style="list-style-type: none"> <li>See Homebuyer Education section for additional requirements</li> <li><u>Limited Cash-Out Transactions</u> <ul style="list-style-type: none"> <li>Existing loan being refinanced must be owned (or securitized) by Fannie Mae. Documentation may come from the lender’s servicing system, the current servicer (if the lender is not the servicer, or from the <a href="#">Fannie Mae Loan Lookup Tool</a> or any other source as confirmed by the lender.</li> </ul> </li> </ul> <p><b>NOTE:</b> Lender must inform DU that Fannie Mae owns the existing mortgage via the Owner of Existing Mortgage field in the online loan application before submitting the loan to DU. In the Desktop Originator® (DO®)/DU User Interface, this field is located on the Additional Data screen in the Full 1003. Because this indication will be used by DU to determine eligibility of the loan for delivery to Fannie Mae when the LTV, CLTV, or HCLTV exceed 95%; the lender will be required to document the loan being refinanced is currently owned by Fannie Mae.</p>
<b>Temporary Buydowns</b>	<u>Not permitted</u>
<b>Eligibility</b>	
<b>Borrower Eligibility</b>	<ul style="list-style-type: none"> <li>Acceptable Residency Statuses:                             <ul style="list-style-type: none"> <li>U.S. Citizen(s)</li> <li>Non-US Citizen(s) who are lawfully present in the United States. This includes both Permanent Qualified Resident Aliens and Non-Permanent Qualified Aliens as defined in the <a href="#">Lakeview Loan Servicing Seller Guide</a> or the <a href="#">Residency and Eligibility Guide</a></li> <li><u>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</u></li> </ul> </li> <li>Inter Vivos Revocable Trusts permitted in accordance with Fannie Mae guidelines. File to contain clear evidence of compliance.</li> </ul>
<b>Homebuyer Education</b>	Purchase Transactions wherein all occupying borrower are first-time homebuyers, regardless of LTV, at least one borrower must complete a homebuyer education class
<b>Non-Arm’s Length Transactions</b>	Permitted per the <a href="#">Fannie Mae Selling Guide</a>
<b>Credit</b>	
<b>AUS</b>	<ul style="list-style-type: none"> <li>Desktop Underwriter with “Approve/Eligible” findings required</li> <li><u>Manual underwriting not permitted</u></li> <li>Credit is evaluated by DU</li> </ul>
<b>Underwriting Authority</b>	Delegated underwriting only
<b>Credit Score</b>	<u>Minimum 620</u>
<b>Non-Traditional Credit</b>	<u>Non-traditional credit is not permitted</u>
<b>Significant Derogatory Credit</b>	Refer to <a href="#">Fannie Mae Selling Guide</a>
<b>DTI</b>	Evaluated and determined by DU

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Employment/Income	
<b>Employment/ Income Verification</b>	<ul style="list-style-type: none"> <li>• Employment and income documentation must comply with the requirements of the DU findings, Fannie Mae HomeReady Program and the <a href="#">Fannie Mae Selling Guide</a>.                             <ul style="list-style-type: none"> <li>◦ Fannie Mae approved third party suppliers and distributors that generate employment and income verification report are permitted for the purpose of verifying income and/or employment</li> </ul> </li> <li>• For salaried employees, the verbal verification of employment must be completed within 10 business days prior to the note date.                             <ul style="list-style-type: none"> <li>◦ Income validation obtained through DU may fulfill the VVOE requirement provided that it is obtained within ten (10) business days prior to the note date</li> </ul> </li> <li>• For self-employed borrowers, the verbal verification of employment must be completed within 120 calendar days prior to the note date</li> <li>• All sources of qualifying income must be legal in accordance with all applicable Federal, State and Local laws, rules and regulations, without conflict</li> <li>• A 4506-C form is required <i>to be signed at closing</i> for all transactions</li> <li>• Transcript Requirements:                             <ul style="list-style-type: none"> <li>◦ W2/1099 transcripts will not be required for a borrower when all income for that borrower is derived from W-2 wage earner and /or 1099 fixed income sources.</li> <li>◦ <u>Tax transcripts are required in the following circumstances:</u> <ul style="list-style-type: none"> <li>▪ <u>When tax returns are used to qualify a borrower. The number of years provided must be based on the DU findings. Income verified via tax returns includes but is not limited to the examples listed below:</u> <ul style="list-style-type: none"> <li>• <u>Self-employment income</u></li> <li>• <u>Rental Income</u></li> <li>• <u>Other Income Sources (i.e. Dividend/Interest, Capital Gains, Alimony, etc.)</u></li> </ul> </li> <li>▪ <u>When a written VOE form 1005 is used as a standalone income verification</u></li> <li>▪ <u>Employment by Family Members</u></li> <li>▪ <u>When amended tax returns have been filed, tax transcripts are required and must support the amended income</u></li> </ul> </li> </ul> </li> </ul>
<b>Rental Income</b>	<ul style="list-style-type: none"> <li>• Refer to <a href="#">Fannie Mae Selling Guide</a> with the following restriction:                             <ul style="list-style-type: none"> <li>◦ When purchasing or refinancing a 2-4 unit primary residence, <i>the borrower must currently own a primary residence (primary housing rent payment cannot be used to satisfy requirement)</i> in order to use rental income from the subject property for qualifying purposes</li> </ul> </li> </ul>
Assets/Reserves	
<b>Asset Documentation</b>	<ul style="list-style-type: none"> <li>• Asset documentation must comply with the requirements of DU findings, Fannie Mae Home Ready Program guidelines and the <a href="#">Fannie Mae Selling Guide</a></li> <li>• Fannie Mae approved third party suppliers and distributors that generate asset verification reports are permitted for the purpose of verifying assets</li> </ul>
<b>IPC – Interested Party Contributions</b>	Refer to the <a href="#">Fannie Mae Selling Guide</a>
<b>Borrower Contribution</b>	Refer to <a href="#">Fannie Mae Selling Guide</a>

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Subordinate Financing	
<b>Subordinate Financing</b>	<ul style="list-style-type: none"> <li>• <u><i>Down payment and closing cost assistance subordinate financing is not permitted</i></u></li> <li>• Other subordinate financing permitted in accordance with <a href="#">Fannie Mae Selling Guide</a></li> </ul>
Property/Appraisal	
<b>Eligible Property Types</b>	<ul style="list-style-type: none"> <li>• Single Family Detached</li> <li>• Single Family Attached</li> <li>• 2-4 Unit Detached</li> <li>• PUDs</li> <li>• Condominiums (must be Fannie Mae eligible)</li> <li>• Rural Properties (in accordance with Agency Guidelines, properties must be residential in nature)</li> <li>• Leaseholds</li> </ul>
<b>Ineligible Property Types</b>	<ul style="list-style-type: none"> <li>• <u><i>Manufactured homes</i></u></li> <li>• Mobile Homes</li> <li>• <u><i>Cooperatives</i></u></li> <li>• Condotels</li> <li>• Hotel Condominiums</li> <li>• Timeshares</li> <li>• Working Farms and Ranches</li> <li>• Unimproved Land</li> <li>• Land trusts in those states where the beneficiary is an individual</li> <li>• <u><i>Group Homes</i></u></li> <li>• <u><i>Community Land Trusts</i></u></li> </ul>
<b>Appraisal Requirements</b>	<ul style="list-style-type: none"> <li>• Determined by DU Finding:                             <ul style="list-style-type: none"> <li>◦ Property Inspection Waiver (PIW) is permitted. Must comply with Fannie Mae Guidelines</li> </ul> </li> <li>• <u><i>Appraisal Condition Rating of C5/C6 or a Quality Rating of Q6 is not permitted</i></u></li> <li>• <u><i>Lakeview will require successful UC DP Submission Summary Reports (SSRs) from both Fannie Mae and Freddie Mac. Lakeview will not purchase loans that include the recently added proprietary messages that indicate 100% of the loans submitted with appraisals from the identified appraiser or supervisory appraiser will be reviewed or that Fannie Mae will not accept appraisals from the identified appraiser or supervisory appraiser as applicable.</i></u></li> <li>• Re-certification of value, in accordance with Fannie Mae guidelines, is acceptable.</li> </ul>
<b>Appraisal Transfers</b>	Appraisal transfers are permitted in accordance with the <a href="#">Fannie Mae Selling Guide</a>
<b>Appraisal Re-Use</b>	The re-use of an appraisal is permitted in accordance with the <a href="#">Fannie Mae Selling Guide</a>
<b>Condos/PUDS</b>	<ul style="list-style-type: none"> <li>• Must follow Fannie Mae published Condominium Eligibility Guidelines. See <a href="https://www.fanniemae.com/singlefamily/project-eligibility">https://www.fanniemae.com/singlefamily/project-eligibility</a> for more information.</li> <li>• Limited Review allowed in accordance with Fannie Mae Guidelines</li> <li>• Limited Review for attached Condominium Units in Established Condominium Projects</li> <li>• <u><i>PERs approval is not permitted</i></u></li> </ul>
<b>Disaster Area Requirements</b>	<ul style="list-style-type: none"> <li>• Refer to the Disaster Guidelines in the <a href="#">Lakeview Loan Servicing Seller Guide</a> requirements pertaining to properties impacted by a disaster in:                             <ul style="list-style-type: none"> <li>◦ FEMA Major Disaster Declarations with designated counties eligible for <b>Individual Assistance (IA)</b>;</li> </ul> </li> </ul>



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<b>Escrow Holdbacks</b>	<ul style="list-style-type: none"> <li>• Follow Fannie Mae guidelines regarding reason, type of improvements, time to complete, quality, disbursements, and post-closing documentation</li> <li>• It is the Seller's responsibility to forward final completion documents to Lakeview per Fannie Mae's Guidelines</li> </ul>
<b>Conversion of Primary Residence</b>	Refer to <a href="#">Fannie Mae Selling Guide</a>
<b>Geographic Restrictions</b>	<ul style="list-style-type: none"> <li>• <i>Properties located outside of the United States or in a Territory, Province or Commonwealth; including, but not limited to properties in Guam, Puerto Rico, the Virgin Islands, the Commonwealth of the Northern Mariana Islands or American Samoa are not permitted.</i></li> </ul>
<b>Special Restrictions</b>	
<b>High Cost</b>	<i>Lakeview will not purchase High Cost Loans</i>
<b>HPML</b>	Refer to the <a href="#">Fannie Mae Selling Guide</a>
<b>Multiple Financed Properties</b>	<ul style="list-style-type: none"> <li>• The loan must comply with Fannie Mae's limitations on the maximum number of financed properties, including ownership interest in financed properties                             <ul style="list-style-type: none"> <li>o Fannie Mae has imposed LTV/CLTV, minimum credit score, transaction type, reserves and other miscellaneous requirements that may not be assessed by DU. Refer to the <a href="#">Fannie Mae Selling Guide</a>.</li> </ul> </li> </ul>
<b>Power of Attorney</b>	<ul style="list-style-type: none"> <li>• Generally, a Power of Attorney may be used for closing in the following scenarios:                             <ul style="list-style-type: none"> <li>o <b>Incapacitated Borrower</b> – the borrower is incapacitated and therefore unable to sign documents due to some disability, legal/mental incapability, or he/she lacks the physical ability;                                     <ul style="list-style-type: none"> <li>▪ Incapacitated borrowers must occupy the property as their primary residence; the underwriter must validate occupancy and review for any Red Flags within the loan file;</li> <li>▪ Red Flag's Example: verify the signer of the POA is not acting as a straw buyer or purchasing an investment property utilizing the incapacitated borrower's credit.</li> </ul> </li> <li>o <b>Military Personnel</b> – the borrower is currently deployed or stationed overseas in the military and is unable to sign documents or attend closing;</li> <li>o <b>Hardship Circumstance</b> – the borrower is unable to attend closing because he/she is out of the state or country for an extended period of time, bedridden, in the hospital with a serious illness, or the borrower is incarcerated.</li> </ul> </li> <li>• A POA will <b>not</b> be permitted for borrowers that are on vacation or short term business trips.</li> <li>• <b>Acceptable Types of Power of Attorney</b></li> </ul>

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	<ul style="list-style-type: none"> <li>o <b>Specific or Limited</b> – this type of POA contains language that is specific or limited to the mortgage transaction providing authority over the real estate collateral or subject property; therefore, the POA must specify the legal description, property address, and transaction type within the body of the document. It must be recorded at closing or prior to closing;</li> <li>o <b>General Durable</b> – A POA that provides for general powers, but also contains durability language is permitted. Traditionally, a POA becomes ineffective upon the disability of the principal. For mortgage financing transactions, the POA must remain valid even if the borrower becomes incapacitated or disabled prior to closing, therefore the POA must contain durability language. In order for the POA to be acceptable it must contain the following durability type of language ‘This POA shall not terminate on the disability of the principal’ or ‘This POA is not affected by the subsequent disability of incapacity of the borrower’; and</li> <li>o <b>General Military</b> – this type of POA is generally used in situations where a borrower or his/her spouse may be deployed or is on active duty and executed on a form provided by a branch of the military or armed forces.</li> </ul> <ul style="list-style-type: none"> <li>• All other POA requirements per the <a href="#">Fannie Mae Selling Guide</a> must be followed.</li> </ul>
<b>Insurance</b>	
<b>Mortgage Insurance</b>	<ul style="list-style-type: none"> <li>• MI Coverage             <ul style="list-style-type: none"> <li>o 25% MI coverage for LTVs 90.01-97%</li> <li>o Standard MI coverage for LTVs of 90% or less</li> </ul> </li> <li>• Split Premium MI is eligible subject to Fannie Mae guidelines</li> <li>• Financed MI is eligible subject to Fannie Mae guidelines</li> <li>• Lender Paid Single Premium and Borrower Paid Single Premium MI is eligible subject to Fannie Mae Guidelines</li> <li>• <u>Reduced MI not permitted</u></li> </ul>
<b>Escrow Waivers</b>	<ul style="list-style-type: none"> <li>• <u>Tax and insurance escrows are required on all loans greater than 80% loan to value (LTV) with the exception of California where state law prescribes escrows are not required on loans less than 90% LTV</u></li> <li>• <u>Flood insurance premiums paid by the borrower must be escrowed and cannot be waived regardless of LTV. If flood insurance premiums are paid by a condominium association, homeowner’s association or other group, no escrow is required</u></li> <li>• <u>Escrow waivers for property taxes and homeowners insurance are permitted on loans with LTVs less than or equal to 80% in accordance with the Fannie Mae Selling Guide and all state specific restrictions.</u></li> <li>• Tax and insurance escrow are required on all HPML loans</li> </ul>
<b>Other Considerations</b>	
<b>Age of Documentation</b>	<ul style="list-style-type: none"> <li>• All credit documents must be dated within 120 days of the note date</li> <li>• Preliminary Title Policies must be no more than 180 days old on the date the note is signed</li> </ul>
<b>Assignment of Mortgage</b>	<p>All loans must be registered with MERS at the time of delivery to Lakeview. The MERS transfer of beneficial rights and transfer of servicing rights must be initialed by the Seller with 7 calendar days of purchase date. Refer to Seller Guide for transfer requirements.</p>
<b>Seasoning Requirements</b>	<p>Refer to <a href="#">Lakeview Loan Servicing Seller Guide</a></p>

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<b>Delivery Data</b>	<ul style="list-style-type: none"><li>• Special feature code 900 must be delivered for all HomeReady mortgage loans</li><li>• In addition, one or more of the following special feature codes may also be required:<ul style="list-style-type: none"><li>◦ 118 - loans with Community Seconds</li><li>◦ 184 - loans where at least one borrower completed housing counseling</li><li>◦ 281 - loans with financed mortgage insurance</li></ul></li><li>• All other applicable special feature codes in accordance with Fannie Mae requirements.</li></ul>
<b>Seller shall deliver loans that were originated in accordance with the Fannie Mae Single Family Selling Guide, unless otherwise noted in this product matrix.</b>	

The Equal Housing Lender logo consists of a blue square containing a white house icon with an equals sign inside. Below the icon, the words "EQUAL HOUSING" are written in small white capital letters, and "LENDER" is written in larger white capital letters.	<b>About Us</b> <p>©2022 Lakeview Loan Servicing, LLC provides access to a full range of agency residential mortgage products for qualified lending institutions and these programs are not applicable to the general public or individual consumers. Lakeview Loan Servicing, LLC is a member of a family of companies owned or managed by Bayview Asset Management, LLC. Bayview companies have been managing mortgage assets since 1995. It is the policy of Lakeview Loan Servicing, LLC (NMLS #391521) to provide services without regard to race, color, religion, national origin, ancestry, age, sex, familial status, or disability.</p>	<b>Contact Us</b> <p>85-LAKEVIEW (855-253-8439) <a href="http://www.lakeviewcorrespondent.com">www.lakeviewcorrespondent.com</a></p>
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Version Control			
Author	Section	Date	Update
RM	Geographic Restrictions	10/26/17	<ul style="list-style-type: none"> <li>Removed Hawaii from ineligible list</li> </ul>
DH	Appraisals	03/15/18	<ul style="list-style-type: none"> <li>High Balance Loans                             <ul style="list-style-type: none"> <li>Removed field review requirement</li> </ul> </li> </ul>
DH	Income/Employment Verification	07/19/18	<ul style="list-style-type: none"> <li>Added clarification that all sources of qualifying income must be legal in accordance with all applicable Federal, State and Local laws, rules and regulation, without conflict</li> <li>Added clarification that when amended tax returns have been filed, tax transcripts are required to support the amended income</li> </ul>
DH	Escrow Waivers	07/19/18	<ul style="list-style-type: none"> <li>Escrow waiver row added as follows:                             <ul style="list-style-type: none"> <li>Tax and insurance escrows are required on all loans greater than 80% loan to value (LTV) with the exception of California where state law prescribes escrows are not required on loans less than 90% LTV</li> <li>Flood insurance premiums paid by the borrower must be escrowed and cannot be waived regardless of LTV. If flood insurance premiums are paid by a Condominium Association, homeowner's association or other group, no escrow is required</li> <li>Escrow waivers for property taxes and homeowners insurance are permitted on loans with LTVs less than or equal to 80% in accordance with the Fannie Mae Selling Guide and all state specific restrictions</li> <li>Tax and insurance escrows are required on all HPML loans</li> </ul> </li> </ul>
DH	Appraisals	07/19/18	<ul style="list-style-type: none"> <li>Clarification added permitting the transfer and re-use of an appraisal in accordance with the <a href="#">Fannie Mae Selling Guide</a></li> </ul>
DH	Borrower Eligibility	10/29/18	Revised: <ul style="list-style-type: none"> <li>Acceptable Residency Statuses:                             <ul style="list-style-type: none"> <li>US Citizen(s)</li> <li>Non-US Citizen(s) who are lawfully present in the United States. This includes both Permanent Qualified Resident Aliens and Non-Permanent Qualified Aliens as defined in the <a href="#">Lakeview Loan Servicing Selling Guide</a> or the <a href="#">Bayview and Lakeview Borrower Residency and Eligibility Guide</a></li> <li><i>Note: If Closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</i></li> </ul> </li> </ul>
DH	Eligibility Grid	11/01/18	<ul style="list-style-type: none"> <li>Removed footnote #2 permitting a maximum 105% CLTV with Community Second</li> </ul>
DH	Subordinate Financing	11/01/18	<ul style="list-style-type: none"> <li>Added clarification that down payment and closing cost assistance subordinate financing is not permitted</li> </ul>
DH	95.01 to 97% LTV/CLTV/HCLTV Requirements	11/01/18	<ul style="list-style-type: none"> <li>Removed language pertaining to Community Seconds</li> </ul>
DH	Income/Employment Verification	12/20/18	<ul style="list-style-type: none"> <li>Removed requirement for tax transcripts when commission income is greater than or equal to 25%</li> </ul>
DH	Disaster Area Requirements	01/31/19	Removed: <ul style="list-style-type: none"> <li>Please refer to the list of affected counties published by FEMA using the following link: <a href="http://www.fema.gov/disasters">http://www.fema.gov/disasters</a></li> <li>If FEMA does not identify an area as a disaster, Lakeview reserves the right to declare an area not identified by FEMA as a disaster. In these cases, Lakeview will communicate any declarations.</li> <li>The Disaster Policy should be followed during an ongoing disaster and up to 90 days from the FEMA declaration date                             <ul style="list-style-type: none"> <li>If the subject property is located in one of the impacted counties and the appraisal was completed prior to the incident period (as defined by FEMA), Lakeview Loan Servicing will require a post disaster inspection confirming the property was not adversely affected by the disaster</li> </ul> </li> <li>Full appraisals obtained after the incident period need to indicate that the property has not been impacted by the disaster</li> <li>If the inspection notes that the property is uninhabitable, unsound, or the condition of the property has been affected by the disaster, a new full appraisal is required</li> <li>The following are acceptable inspection formats:                             <ul style="list-style-type: none"> <li>A property inspection report with photos from a licensed inspector</li> <li>Appraisal update and/or Completion Report                                     <ul style="list-style-type: none"> <li>A substitute appraiser may be used when the original appraiser is not available</li> </ul> </li> </ul> </li> </ul> Replaced: <ul style="list-style-type: none"> <li>Refer to the Disaster Guidelines in the <a href="#">Lakeview Loan Servicing Selling Guide</a> or the <a href="#">Bayview   Lakeview Loan Servicing Disaster Guide</a> for requirements pertaining to properties impacted by a disaster in:                             <ul style="list-style-type: none"> <li>FEMA Major Disaster Declarations with designated counties eligible for <b>individual assistance (IA)</b>;</li> <li>Areas where FEMA has not made a disaster declaration, but Lakeview Loan Servicing or an Investor (Fannie Mae, Freddie Mac, FHA, USDA, or the Veteran's Administration) has determined that there may be an increased risk of loss due to a disaster;</li> <li>Areas where the Seller has reason to believe that a property might have been damaged in a disaster</li> </ul> </li> <li>Correspondent Lenders are responsible for monitoring the <a href="#">Bayview   Lakeview Loan Servicing Disaster File</a> and</li> </ul>



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Version Control			
Author	Section	Date	Update
			the <a href="#">FEMA Website</a> including the FEMA Declarations Summary on an ongoing basis to ensure that the property is not located in an area impacted by a disaster
DH	Eligible Property Types	04/16/19	Removed: <ul style="list-style-type: none"> <li>Land Trust</li> </ul>
DH	Ineligible Property Types	04/16/19	Added: <ul style="list-style-type: none"> <li>Land Trusts in those states where the beneficiary is an individual</li> </ul>
DH	Income Limits	07/22/19	Removed: <ul style="list-style-type: none"> <li>Total annual income must not exceed 100% of AMI</li> <li>No Income Limits</li> </ul>
AM	Matrix	08/23/19	Updated to new format
AM	Homebuyer Education	12/07/19	Removed: Purchase Transactions: At least one borrower on the loan must complete the homeownership education or housing counseling requirements described in the <a href="#">Fannie Mae Selling Guide</a>  Added: Purchase Transactions wherein all occupying borrower are first-time homebuyers, regardless of LTV, at least one borrower must complete the homebuyer education class.
AM	95.01% - 97% LTV/CLTV/HCLTV Requirements	12/10/19	Added: <ul style="list-style-type: none"> <li>See Homebuyer Education section for additional requirements</li> </ul>
DH	Rental Income	12/07/19	Added Rental Income Section  <ul style="list-style-type: none"> <li>Refer to <a href="#">Fannie Mae Selling Guide</a> with the following restriction:                             <ul style="list-style-type: none"> <li><i>When purchasing a 2-4 unit primary residence, the borrower must currently own a primary residence in order to use rental income from the subject property for qualifying purposes</i></li> </ul> </li> </ul>
DH	Rental Income	03/19/20	Added refinance transactions to the below overlay:  <ul style="list-style-type: none"> <li>Refer to <a href="#">Fannie Mae Selling Guide</a> with the following restriction:                             <ul style="list-style-type: none"> <li><i>When purchasing or refinancing a 2-4 unit primary residence, the borrower must currently own a primary residence in order to use rental income from the subject property for qualifying purposes</i></li> </ul> </li> </ul>
DH	COVID-19 Guidance	04/09/20	<ul style="list-style-type: none"> <li>Added front page detailing COVID-19 guidance to be applied to product</li> </ul>
DH	COVID-19 Guidance	04/23/20	<ul style="list-style-type: none"> <li>Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>Appraisal flexibilities</li> <li>Condo project reviews</li> </ul> </li> </ul>
DH	COVID-19 Guidance	05/07/20	<ul style="list-style-type: none"> <li>Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>Income and Employment Verification</li> <li>Age of Documentation</li> <li>Appraisal flexibilities</li> <li>Condo project reviews</li> </ul> </li> </ul>
DH	COVID-19 Guidance	05/11/20	<ul style="list-style-type: none"> <li>Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>Rescission of forbearance LLPAs and \$1000 administration fee</li> </ul> </li> </ul>
DH	COVID-19 Guidance	06/01/20	<ul style="list-style-type: none"> <li>Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>Updated forbearance guidance section to include reference to C2020-22 announcement</li> </ul> </li> </ul>
DH	COVID-19 Guidance	6/11/20	<ul style="list-style-type: none"> <li>Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>Added that self-employment income must be assessed and verified in accordance with Fannie Mae and Freddie Mac temporary COVID-19 guidance.</li> </ul> </li> </ul>
DH	COVID-19 Guidance	6/22/20	<ul style="list-style-type: none"> <li>Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>Updated VVOE requirements and reference to C2020-25</li> <li>Updated Appraisal Flexibility section to reference C2020-25</li> <li>Updated Forbearance section to reference C2020-25</li> <li>Updated Age of Documentation section to reference C2020-25</li> <li>Updated Condo Project Review section to reference C2020-25</li> </ul> </li> </ul>
DH	COVID-19 Guidance	7/23/20	<ul style="list-style-type: none"> <li>Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>Updated VVOE requirements and reference to C2020-27</li> <li>Updated Appraisal Flexibility section to reference C2020-27</li> <li>Updated Forbearance section to reference C2020-27</li> <li>Updated Age of Documentation section to reference C2020-27</li> </ul> </li> </ul>

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Author	Section	Date	Update
			<ul style="list-style-type: none"> <li>o Updated Condo Project Review section to reference C2020-27</li> </ul>
AM	COVID-19 Guidance	09/17/20	<ul style="list-style-type: none"> <li>• Updated COVID-19 cover page</li> <li>o Updated VVOE requirements and reference to C2020-34</li> <li>o Updated Appraisal Flexibility section to reference C2020-34</li> <li>o Updated Forbearance section to reference C2020-34</li> <li>o Updated Age of Documentation section to reference C2020-34</li> <li>o Updated Condo Project Review section to reference C2020-34</li> </ul>
DH	COVID-19 Guidance	10/01/20	<ul style="list-style-type: none"> <li>• Updated the following sections on the COVID-19 cover page to point to the Lakeview announcements as posted on the <u>Lakeview Correspondent</u> website for full details                             <ul style="list-style-type: none"> <li>o VVOE requirements</li> <li>o Appraisal Flexibility section</li> <li>o Forbearance section</li> <li>o Age of Documentation section</li> <li>o Condo Project Review section</li> </ul> </li> </ul>
DH	COVID-19 Guidance	10/15/20	<ul style="list-style-type: none"> <li>• Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>o Removed temporary tax transcript flexibilities</li> </ul> </li> </ul>
MM	Borrower Eligibility	12/10/20	<p><b>Removed</b></p> <p>Acceptable Residency Statuses:</p> <ul style="list-style-type: none"> <li>o U.S. Citizen(s)</li> <li>o Non-US Citizen(s) who are lawfully present in the United States. This includes both Permanent Qualified Resident Aliens and Non-Permanent Qualified Aliens as defined in the <u>Lakeview Loan Servicing Guide</u> or the <u>Bayview and Lakeview Borrower Residency and Eligibility Guide</u></li> <li>o <i>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</i></li> </ul> <p>Inter Vivos Revocable Trusts permitted in accordance with Fannie Mae guidelines. File to contain clear evidence of compliance.</p> <p><b>Added</b></p> <p>Acceptable Residency Statuses:</p> <ul style="list-style-type: none"> <li>o U.S. Citizen(s)</li> <li>o Non-US Citizen(s) who are lawfully present in the United States. This includes both Permanent Qualified Resident Aliens and Non-Permanent Qualified Aliens as defined in the <u>Lakeview Loan Servicing Seller Guide</u> or the <u>Residency and Eligibility Guide</u></li> <li>o <i>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</i></li> </ul> <p>Inter Vivos Revocable Trusts permitted in accordance with Fannie Mae guidelines. File to contain clear evidence of compliance.</p>
MM	Disaster Area Requirements	12/10/20	<p><b>Removed</b></p> <p>Refer to the Disaster Guidelines in the <u>Lakeview Loan Servicing Selling Guide</u> or the <u>Bayview   Lakeview Loan Servicing Disaster Guide</u> for requirements pertaining to properties impacted by a disaster in:</p> <ul style="list-style-type: none"> <li>o FEMA Major Disaster Declarations with designated counties eligible for <b>individual assistance (IA)</b>;</li> <li>o Areas where FEMA has not made a disaster declaration, but Lakeview Loan Servicing or an Investor (Fannie Mae, Freddie Mac, FHA, USDA or the Veterans Administration) has determined that there may be an increased risk of loss due to a disaster;</li> <li>o Areas where the Seller has reason to believe that a property might have been damaged in a disaster</li> </ul> <p>Correspondent lenders are responsible for monitoring the <u>Bayview   Lakeview Loan Servicing Disaster File</u> and the <u>FEMA Website</u> including the FEMA Declarations Summary on an ongoing basis to ensure that the property is not located in an area impacted by a disaster.</p> <p><b>Added</b></p> <p>Refer to the Disaster Guidelines in the <u>Lakeview Loan Servicing Seller Guide</u> requirements pertaining to properties impacted by a disaster in:</p> <ul style="list-style-type: none"> <li>o FEMA Major Disaster Declarations with designated counties eligible for <b>individual assistance (IA)</b>;</li> <li>o Areas where FEMA has not made a disaster declaration, but Lakeview Loan Servicing or an Investor (Fannie Mae, Freddie Mac, FHA, USDA or the Veterans Administration) has determined that there may be an increased risk of loss due to a disaster;</li> <li>o Areas where the Seller has reason to believe that a property might have been damaged in a disaster</li> </ul> <p>Correspondent lenders are responsible for monitoring the <u>Disaster Declaration File</u> and the <u>FEMA Website</u> including the FEMA Declarations Summary on an ongoing basis to ensure that the property is not located in an area impacted by a disaster.</p>
MM	Employment/ Income Verification	12.23.20	<p>Removed</p> <ul style="list-style-type: none"> <li>• A 4506-T is required to be signed at closing for all transactions</li> </ul> <p>Revised</p> <ul style="list-style-type: none"> <li>• A 4506-C or 4506-T form is required to be signed at closing for all transactions; however, all notes dated on 3/1/21</li> </ul>



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			or after will require the 4506-C to be signed at closing
AM	COVID-19 Guidance	01.07.21	Prior: <i>At this time Lakeview is not aligning with Fannie Mae and Freddie Mac's Power of Attorney flexibilities.</i> Lakeview will continue to accept POAs in accordance with Lakeview Seller Guide and Fannie Mae and Freddie Mac standard guidelines  Revised: <i>At this time Lakeview is not aligning with Fannie Mae's Power of Attorney flexibilities.</i> Lakeview will continue to accept POAs in accordance with Lakeview Seller Guide and Fannie Mae and Freddie Mac standard guidelines.
MM	Employment/ Income Verification	02.18.21	Removed: <ul style="list-style-type: none"> <li>A 4506-C or 4506-T form is required <i>to be signed at closing</i> for all transactions; however, all Notes dated on 3/1/21 or after will require the 4506-C <i>to be signed at closing</i>.</li> </ul> Added: <ul style="list-style-type: none"> <li>A 4506-C or 4506-T form is required <i>to be signed at closing</i> for all transactions; however, all loans delivered to Lakeview on or after 2/18/2021 will require the 4506-C form <i>to be signed at closing</i>.</li> </ul>
DH	COVID-19 Guidance	04.01.21	<ul style="list-style-type: none"> <li>Removed POA overlay from temporary COVID page</li> </ul>
DH	COVID-19 Guidance	06.01.21	<ul style="list-style-type: none"> <li>Updated COVID Overlay page to reflect retirement of flexibilities in accordance with Fannie Mae and Freddie Mac</li> </ul>
MM	Loan Amount	08.19.21	REMOVED: <i>Maximum Loan Amount \$1,000,000</i>
MM	COVID-19 Guidance	08.26.21	REMOVED: Age of Documentation Refer to the Lakeview announcements as posted on the <a href="#">Lakeview Correspondent</a> website for full details
MM	LTV Chart	9.16.21	UPDATED: FICO to Credit Score <i>Minimum 620</i> as overlay to FNMA
MM	FICO	9.16.21	UPDATED: FICO to Credit Score CHANGED to <i>Minimum 620</i> as overlay to FNMA
MM	Employment/ Income Verification	11.24.21	REMOVED: <ul style="list-style-type: none"> <li>For borrowers in the military, a military Leave and Earnings Statement, dated within 30 days prior to the note date, is acceptable in lieu of a verbal verification of employment</li> </ul>
MM	Ineligible Products Types	1.28.22	CLARIFIED: Adjustable Rate Mortgages (ARMs) as ineligible product type
MM	Rental Income	1.28.22	CLARIFIED: When purchasing or refinancing a 2-4 unit primary residence or a 1-4 unit investment property, <i>the borrower must currently own a primary residence (primary housing rent payment cannot be used to satisfy requirement) in order to use rental income from the subject property for qualifying purposes</i>

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