



Correspondent

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Community Loan Servicing, LLC offers niche products.
Lakeview Loan Servicing, LLC offers traditional Agency, FHA, and VA products.

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This information is for lending institutions only, and not intended for use by individual consumers or borrowers. CLS programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.



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TSAHC Lender Compensation Update

Channel:

- TSAHC

Products:

- All Products

Effective Date: With all locks on or after December 5, 2022

To better serve homebuyers, effective for new reservations on or after December 5, 2022, lender compensation on all loans will be reduced to 1.50% on the Servicing Release Premium, with the ability for lenders to charge a 1% origination fee.

This change will still net 2.50% to lenders but should allow TSAHC to offer more DPA options at better interest rates to the homebuyer.

Please visit the TSAHC [website](#) for additional information and full program details.

Florida Housing Government Program Expansion

Channel:

- Florida Housing

Products:

- VA Standard Program

Effective Date: December 2, 2022

Lakeview, together with Florida Housing, is pleased to announce that Manufactured housing will now be an eligible collateral type for VA loans. Pipeline loans can take advantage of this expansion.

Manufactured home loans must meet all VA guidelines, the Florida Housing guidelines and Lakeview guidelines as well as the following additional requirements:

- Doublewide or greater units only
- AUS Approve/Eligible or Accept
- 45% Maximum DTI
- 660 Minimum FICO
- No leaseholds

For full details, please review for the Government product matrix posted on the [Correspondent Portal](#) or visit the Florida Housing Finance Corporation program information page on [eHousing Plus](#).

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Agency Investor Plus – LTV Curtailment

Channel:

- Correspondent Delegated | Non-Delegated

Products:

- Bayview Agency Investor Plus

Effective Date: On all locks on or after December 5, 2022

The Agency Investor Plus program has been updated to reflect a reduction in the maximum LTV/CLTV/HCLTV to 80%. The below grid details the changes which pertains to a specific section for illustration purposes. Please review the complete product matrix for all eligibility requirements.

Bayview Agency Investor Plus				
Transaction Type	Units	Loan limit	Maximum LTV/CLTV ²	Minimum FICO
Purchase	1	Conforming ¹	80% / 80%	≤ 7 financed properties: 660 > 7 financed properties: 700
		Non-Conforming	80% / 80%	740
	2-4	Conforming ¹	75% / 75%	≤ 7 financed properties: 660 > 7 financed properties: 700
		Non-Conforming	70% / 70%	740

All affected product matrices have been published.

2023 Conforming Loan Limits

Effective Date: Conventional | High Balance | Super Conforming – Immediately
Jumbo AUS – Effective for all loans locked on or after January 1, 2023

The Federal Housing Finance Agency (FHFA) [announced](#) an increase to the maximum loan limits for 2023. The increase impacts all Conforming and High Balance | Super Conforming loan amounts.

These changes do not apply to all HFA loans at this time; further guidance will be announced regarding the HFA loans.

The minimum loan amount for the Bayview Jumbo AUS products will be \$1 over the 2023 Conforming loan limits for locks on or after January 1, 2023. The Jumbo AUS product matrices will be updated and posted to the Correspondent Portal by December 16, 2022.

Actual loan limits for certain high-cost areas, as determined by FHFA, may be lower than the maximum original loan amounts identified below. For High Balance and Super Conforming mortgages, it is important to check the loan limits for the specific county where the property is located. The 2023 loan limits for high-cost areas will be available on the FHFA website.

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Freddie Mac's Loan Product Advisor (LPA) as well as Fannie Mae's Desktop Underwriter (DU) will be updated to reflect this change. Loan case files submitted on or after these systematic updates will be underwritten with the new loan limits. All LPA or DU Approve/Ineligible decisions will be accepted when the "Ineligible" results is **solely** due to the loan amount being in excess of the 2022 limits.

The following charts contain general and high-cost loan limits for 2023.

Units	General Loan Limits	
	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$726,200	\$1,089,300
Two	\$929,850	\$1,394,775
Three	\$1,123,900	\$1,685,850
Four	\$1,396,800	\$2,095,200

Units	High-Cost Loan Limits	
	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$1,089,300	Not Applicable
Two	\$1,394,775	
Three	\$1,685,850	
Four	\$2,095,200	

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