



## FREDDIE MAC CONFORMING & SUPER CONFORMING PRODUCT MATRIX

This product matrix serves as a summary of the Freddie Mac Conforming and Super Conforming loan program in addition to Lakeview Loan Servicing overlays. Refer to the Freddie Mac Seller/Servicer Guide for any information not specified in this product matrix.

Seller shall deliver loans that were originated in accordance with the Freddie Mac Seller/Servicer Guide unless otherwise noted in this product matrix.



### About Us

©2023 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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 Overlays to Freddie Mac Guidelines are underlined and in italics

Freddie Mac Conforming and Super Conforming				
Fixed Rate				
Occupancy	Purchase and Rate/Term Refinance		Cash-Out Refinance	
	Number of Units	Maximum LTV/CLTV/HCLTV	Number of Units	Maximum LTV/CLTV/HCLTV
Owner Occupied	1 Unit	97% <sup>1</sup>	1 Unit	80%
	2 Units	85%	2 Units	75%
	3-4 Units	80%	3-4 Units	75%
Second Home	1 Unit	90%	1 Unit	75%
Investment Property	1 Unit	85%	1 Unit	75%
	2-4 Units	75%	2-4 Units	70%

<sup>1</sup>Greater than 95% LTV/CLTV limited to Conforming, Fixed Rate loan amounts only. Refer to 97% LTV Eligibility Section for additional restrictions.

Loan Product																			
Eligible Products/Terms	<table border="1"> <thead> <tr> <th colspan="2">Conforming Loan Limits</th> </tr> </thead> <tbody> <tr> <td>CBF150 Conforming 15YR Fixed (&gt;\$150k)</td> <td>CBF301 Conforming 30YR Fixed (≤\$85k)</td> </tr> <tr> <td>CBF151 Conforming 15YR Fixed (≤ \$85k)</td> <td>CBF302 Conforming 30YR Fixed (&gt;\$85k and ≤\$110k)</td> </tr> <tr> <td>CBF152 Conforming 15YR Fixed (&gt;\$85k and ≤\$110k)</td> <td>CBF303 Conforming 30YR Fixed (&gt;\$110k and ≤\$150k)</td> </tr> <tr> <td>CBF153 Conforming 15YR Fixed (&gt;\$110k and ≤\$150k)</td> <td></td> </tr> <tr> <td>CBF200 Conforming 20YR Fixed</td> <td></td> </tr> <tr> <td>CBF300 Conforming 30YR Fixed (&gt;\$150k)</td> <td></td> </tr> <tr> <th colspan="2">Super Conforming Loan Limits</th> </tr> <tr> <td>HBF159 Conforming 15YR Fixed</td> <td>HBF309 Conforming 30YR Fixed</td> </tr> </tbody> </table>	Conforming Loan Limits		CBF150 Conforming 15YR Fixed (>\$150k)	CBF301 Conforming 30YR Fixed (≤\$85k)	CBF151 Conforming 15YR Fixed (≤ \$85k)	CBF302 Conforming 30YR Fixed (>\$85k and ≤\$110k)	CBF152 Conforming 15YR Fixed (>\$85k and ≤\$110k)	CBF303 Conforming 30YR Fixed (>\$110k and ≤\$150k)	CBF153 Conforming 15YR Fixed (>\$110k and ≤\$150k)		CBF200 Conforming 20YR Fixed		CBF300 Conforming 30YR Fixed (>\$150k)		Super Conforming Loan Limits		HBF159 Conforming 15YR Fixed	HBF309 Conforming 30YR Fixed
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Ineligible Product Types	<ul style="list-style-type: none"> <li>• <u>Adjustable Rate Mortgages (ARMs)</u></li> <li>• <u>Construction Conversion Single Close Transactions</u></li> <li>• <u>Renovation Mortgages/Energy Mortgages</u></li> <li>• <u>Temporary Buydowns</u></li> <li>• <u>Interest Only Loan Programs</u></li> <li>• <u>Refi Possible</u></li> <li>• <u>HUD184</u></li> </ul>																		
Purpose	<ul style="list-style-type: none"> <li>• Purchase</li> <li>• Rate/Term Refinance</li> <li>• Cash-Out Refinance</li> <li>• For FHLMC loans subject to TX 50(a)(6) restrictions, please use this matrix along with the Conforming Texas Section 50(a)(6) Refinance Matrix for additional state specific guidelines</li> </ul>																		

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<p><b>Occupancy</b></p>	<ul style="list-style-type: none"> <li>• Primary Residence 1-4 Units</li> <li>• Second Home 1 Unit Only</li> <li>• Investment Property 1-4 Units</li> </ul>
<p><b>95.01% - 97% LTV/CLTV/HCLTV Requirements</b></p>	<p>For Purchase and Rate/Term Refinances of Freddie Mac Loans</p> <ul style="list-style-type: none"> <li>• 1 Unit Principal Residence (including Condos and PUD's)</li> <li>• Maximum term of 30YRs</li> <li>• Super Conforming mortgages are not permitted</li> <li>• Loan must have standard MI coverage</li> </ul> <p><u>Purchase Transactions</u></p> <ul style="list-style-type: none"> <li>• First Time Home Buyers (FTHB) requirement – at least one borrower must be a FTHB. A FTHB is defined as an individual that has not owned any residential property in the past 3 years. In addition, the FTHB can be a displaced homemaker or single parent if there is no previous ownership interest in a principal residence (other than a joint ownership interest with a spouse) during the preceding three-year time period. See <a href="#">FHLMC Seller Guide</a> for further information.</li> <li>• Pre-purchase home-buyer education and counseling required when all borrowers are first time homebuyers</li> <li>• Post-purchase delinquency counseling not required</li> </ul> <p><u>Refinance Option (Rate/Term) for an Existing Freddie Mac loan</u></p> <ul style="list-style-type: none"> <li>• The lender must document that the existing loan being refinanced is owned (or securitized) by Freddie Mac. Documentation may come from the lender's servicing system, the current servicer (if the lender is not the servicer), from the <a href="#">Freddie Mac Loan Lookup Tool</a> or any other source as confirmed by the lender.</li> <li>• All other standard purchase and rate/term refinance policies apply</li> </ul> <p>NOTE: Lenders must enter the valid value of FRE for ULDD Data Point <i>Related Loan Investor Type</i> and, if available, should also provide the associated Freddie Mac loan number of the mortgage being refinanced for ULDD Data Point <i>Related Investor Loan Identifier</i>.</p>
<p><b>Temporary Buydowns</b></p>	<p><u>Not Permitted</u></p>
<p><b>Eligibility</b></p>	
<p><b>Borrower Eligibility</b></p>	<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 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>• Living Trust Agreements: Permitted, must meet all current Freddie Mac Guidelines and contain clear evidence of compliance.</li> </ul>
<p><b>Co-Borrower Co-Signer</b></p>	<p>Permitted in accordance with <a href="#">Freddie Mac Seller Guide</a></p>
<p><b>Homebuyer Education</b></p>	<p>Not required for LTV/CLTV/HCLTV ≤ 95%; see 95.01% - 97% LTV/CLTV/HCLTV section</p>



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<b>Non-Arm's Length Transactions</b>	Freddie Mac will not purchase mortgage loans on newly constructed homes secured by a 2 <sup>nd</sup> Home or Investment property if the borrower has a relationship or business affiliation with the builder, developer, or seller of the property.
<b>Credit</b>	
<b>AUS</b>	<ul style="list-style-type: none"> <li>LPA [Loan Product Advisor] with "Accept" findings required</li> <li><u>Manual underwriting is not permitted</u></li> </ul>
<b>Underwriting Authority</b>	Delegated underwriting only
<b>FICO Requirements</b>	<ul style="list-style-type: none"> <li><u>Minimum 620 FICO score</u></li> <li>Credit is evaluated by LPA</li> </ul>
<b>Non-Traditional Credit</b>	<u>Use of non-traditional credit is not permitted</u>
<b>Liabilities</b>	<ul style="list-style-type: none"> <li>Refer to the <u>Freddie Mac Seller Guide</u>.</li> <li><u>Follow Freddie Mac requirements defined in future revision of Seller Guide dated 01/02/2020 as announced in Freddie Mac Bulletin 2019-20</u></li> </ul>
<b>Significant Derogatory Credit</b>	Refer to the <u>Freddie Mac Seller Guide</u>
<b>DTI</b>	Evaluated and determined by LPA
<b>Employment/Income</b>	
<b>Employment/Income Verification</b>	<ul style="list-style-type: none"> <li>Employment and income documentation must comply with the requirements of Loan Product Advisor Findings and the <u>Freddie Mac Seller Guide</u></li> <li>For salaried employees, the verbal verification of employment must be completed within 10 business days prior to the note date</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 <u>to be signed at closing</u> 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 LPA 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 return</u></li> </ul> </li> </ul> </li> </ul>
<b>Rental Income</b>	Refer to the <u>Freddie Mac Seller Guide</u>



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Assets/Reserves	
<b>Asset Documentation</b>	<ul style="list-style-type: none"> <li>• Must comply with the requirements of the LPA Findings and the <a href="#">Freddie Mac Seller Guide</a> <ul style="list-style-type: none"> <li>◦ Third party suppliers and distributors that generate asset verification reports are permitted for the purpose of verifying assets</li> </ul> </li> </ul>
<b>Reserves</b>	<ul style="list-style-type: none"> <li>• Reserves must be based on the full monthly payment for the property. The monthly payment amount is the sum of the following monthly charges:                             <ul style="list-style-type: none"> <li>◦ Principal and Interest payments on the mortgage</li> <li>◦ Property hazard insurance premiums</li> <li>◦ Real estate taxes</li> <li>◦ When applicable:                                     <ul style="list-style-type: none"> <li>▪ Mortgage Insurance Premiums</li> <li>▪ Leasehold Payments</li> <li>▪ Homeowner’s Association dues (excluding unit utility charges)</li> <li>▪ Payments on secondary financing</li> </ul> </li> </ul> </li> </ul>
<b>Gifts</b>	Refer to the <a href="#">Freddie Mac Seller Guide</a>
<b>IPC – Interested Party Contributions</b>	Refer to the <a href="#">Freddie Mac Seller Guide</a>
<b>Down Payment Assistance</b>	<ul style="list-style-type: none"> <li>• <i>Down payment and closing cost assistance subordinate financing is not permitted</i></li> <li>• Employer assistance is acceptable in accordance with Freddie Mac Seller Guidelines</li> </ul>
<b>Borrower Contribution</b>	Refer to the <a href="#">Freddie Mac Seller Guide</a>
Subordinate Financing	
<b>New Subordinate Financing</b>	<ul style="list-style-type: none"> <li>• Refer to the <a href="#">Freddie Mac Seller Guide</a></li> <li>• <i>Down payment and closing cost assistance subordinate financing is not permitted</i></li> </ul>
<b>Existing Subordinate Financing</b>	Refer to the <a href="#">Freddie Mac Seller Guide</a>
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 Freddie Mac eligible</li> <li>• Rural Properties – in accordance with Agency Guidelines, properties must be residential in nature</li> <li>• Leaseholds – must be Freddie Mac eligible</li> </ul>



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<p><b>Ineligible Property Types</b></p>	<ul style="list-style-type: none"> <li>• <u>Manufactured Homes</u></li> <li>• Mobile Homes</li> <li>• <u>Cooperatives</u></li> <li>• Condotels</li> <li>• Hotel Condominiums</li> <li>• Timeshares</li> <li>• Working Farms and Ranches</li> <li>• Unimproved Land</li> <li>• <u>Community Land Trusts</u></li> </ul>
<p><b>Appraisal Requirements</b></p>	<ul style="list-style-type: none"> <li>• <u>Hybrid appraisals and the Property Data Report (PDR) are not permitted</u></li> <li>• Appraisal Condition Rating of C5/C6 or a Quality Rating of Q6: not permitted</li> <li>• <u>Lakeview will require successful UCPD 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.</u></li> </ul>
<p><b>Appraisal Transfers</b></p>	<p>Appraisal transfers are permitted in accordance with the <a href="#">Freddie Mac Seller Guide</a></p>
<p><b>Appraisal Re-Use</b></p>	<p>The re-use of an appraisal is permitted in according with the <a href="#">Freddie Mac Seller Guide</a></p>
<p><b>Condos/PUDs</b></p>	<p>Must follow Freddie Mac published Condominium Eligibility Guidelines</p>
<p><b>Disaster Area Requirements</b></p>	<ul style="list-style-type: none"> <li>• Refer to the Disaster Guidelines in the <a href="#">Lakeview Loan Servicing Seller Guide</a> for requirements pertaining to properties impacted by a disaster in:             <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> </li> <li>• Correspondent lenders are responsible for monitoring the <a href="#">Disaster Declaration File</a> and 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.</li> </ul>
<p><b>Escrow Holdbacks</b></p>	<ul style="list-style-type: none"> <li>• Refer to the <a href="#">Freddie Mac Seller Guide</a> 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 <a href="#">Freddie Mac Seller Guide</a></li> </ul>
<p><b>Deed Restricted Properties</b></p>	<p>Refer to the <a href="#">Freddie Mac Seller Guide</a></p>
<p><b>Primary Residence Conversion</b></p>	<p>Refer to the <a href="#">Freddie Mac Seller Guide</a></p>



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<b>Geographic Restrictions</b>	<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>
<b>Special Restrictions</b>	
<b>High Cost Loans</b>	<i>Lakeview will not purchase High Cost Loans.</i>
<b>Higher Priced Mortgage Loans (HPML)</b>	Refer to the <a href="#">Freddie Mac Seller Guide</a>
<b>Multiple Financed Properties</b>	The loan must comply with Freddie Mac’s limitations on the maximum number of financed properties on which the borrower is obligated
<b>Insurance</b>	
<b>Mortgage Insurance</b>	<ul style="list-style-type: none"> <li>• Standard Coverage required</li> <li>• Split Premium MI is eligible subject to <a href="#">Freddie Mac Seller Guide</a></li> <li>• Financed MI is eligible subject to <a href="#">Freddie Mac Seller Guide</a></li> <li>• Lender paid single premium and borrower paid single premium MI is eligible subject to <a href="#">Freddie Mac Seller Guide</a></li> <li>• <i>Reduced MI: not permitted</i></li> </ul>
<b>Other Considerations</b>	
<b>Age of Documents</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 that the note is signed</li> </ul>
<b>Assignment of Mortgage</b>	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 initiated by the Seller within 7 calendar days of purchase date. Refer to the Seller Guide for transfer requirements.
<b>Seasoning Requirements</b>	Refer to <a href="#">Lakeview Loan Servicing Seller Guide</a>
<b>Escrow Waivers</b>	<ul style="list-style-type: none"> <li>• <i><u>Tax and insurance escrows are required on all loans greater than 80% LTV with the exception of California, where State Law prescribes escrows are not required on loans less than 90% LTV</u></i></li> <li>• <i><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></i></li> <li>• <i><u>Escrow waivers for property taxes and homeowner’s insurance are permitted on loans with LTVs less than or equal to 80% in accordance with the Freddie Mac Seller Guide and all state specific restrictions.</u></i></li> <li>• Tax and insurance escrows are required on all HPML loans</li> </ul>
<b>Forbearance</b>	<ul style="list-style-type: none"> <li>• <b>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</b></li> </ul>
<b>Seller shall deliver loans that were originated in accordance with the Freddie Mac Single Family Seller Guide, unless otherwise stated in this product matrix.</b>	



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Version Control			
Author	Section	Date	Update
DH	Reserves	04/24/17	Removed language requiring borrower to have an ownership interest in the subject property when calculating required reserves when the subject is a second home or investment property. Consideration is based on properties on which the borrower is obligated.
DH	Limitations on Financed Properties	04/24/17	Removed language requiring borrower to have an ownership interest in the subject property when calculating required reserves when the subject is a second home or investment property. Consideration is based on properties on which the borrower is obligated.
DH	Employment/Income Verification	06/29/17	<ul style="list-style-type: none"> <li>Added clarification that form 4506-T is required to be signed at closing for all transactions</li> <li>Added updated transcript requirements:                             <ul style="list-style-type: none"> <li>W2/W9 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>Tax transcripts are required when tax returns are used to qualify the 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:                                     <ul style="list-style-type: none"> <li>Self-employment income</li> <li>Commission income ≥ 25%</li> <li>Rental Income</li> <li>Employment by Family Members</li> <li>Other income sources (i.e. Dividend Interest, Capital Gains, Alimony, etc.)</li> </ul> </li> </ul> </li> </ul>
RM	Geographic Restrictions	10/26/17	<ul style="list-style-type: none"> <li>Removed Hawaii from the ineligible list</li> </ul>
DH	Liabilities	01/18/18	<ul style="list-style-type: none"> <li>Added a Liabilities section – refer to the <a href="#">Freddie Mac Seller Guide</a></li> </ul>
DH	Eligibility Grid	04/26/18	<ul style="list-style-type: none"> <li>LTVs updated as follows:                             <ul style="list-style-type: none"> <li>2-unit primary residence maximum updated from 80% to 85% LTV/CLTV/HCLTV</li> <li>Second home maximum updated from 85% to 90% LTV/CLTV/HCLTV</li> </ul> </li> </ul>
DH	Employment/Income	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 regulations, without conflict</li> <li>Added clarification that tax transcripts are required when amended tax returns have been filed and must support the amended income</li> </ul>
DH	Appraisal	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="#">Freddie Mac Seller Guide</a></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 homeowner's insurance are permitted on loans with LTVs less than or equal to 80% in accordance with the <a href="#">Freddie Mac Seller Guide</a> and all State specific restrictions</li> <li>Tax and insurance escrows are required on all HPML loans</li> </ul> </li> </ul>
DH	Eligibility Grid	07/29/18	<ul style="list-style-type: none"> <li>Updated purchase and rate/term refinance transactions to 97% for one-unit Primary residence</li> <li>Added footnotes 1 and 2 as follows:                             <ul style="list-style-type: none"> <li><sup>1</sup>Greater than 95% LTV/CLTV limited to Conforming, Fixed Rate loan amounts only. Refer to 97% LTV Eligibility Section for additional restrictions</li> <li><sup>2</sup>ARM Transactions – maximum 95% LTV/CLTV/HCLTV</li> </ul> </li> </ul>
DH	97% LTV/CLTV/HCLTV Eligibility Requirements	07/29/18	<p>Added 97% LTV/CLTV/HCLTV bucket:</p> <p>For Purchase and No Cash-Out Refinance of Freddie Mac Loans</p> <ul style="list-style-type: none"> <li>1-unit principal residence (including condos and PUD's)</li> <li>Fixed-rate mortgage with maximum term of 30 years</li> <li>Super Conforming loans are not permitted</li> <li>Loan must have standard MI coverage</li> <li>LTV/CLTV/HCLTV Ratios                             <ul style="list-style-type: none"> <li>LTV – 95.01 to 97%</li> <li>CLTV – 95.01 to 97%</li> <li>HCLTV – 95.01 to 97%</li> </ul> </li> <li>Purchase Transactions                             <ul style="list-style-type: none"> <li>First-time home buyer requirement – At least 1 borrower must be a first-time home buyer</li> </ul> </li> </ul>



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			<p>First Time Home Buyer Definition – At least one buyer must not have owned any residential property in the past three years. In addition, an individual who is a displaced homemaker or single parent also will be considered a first-time home buyer if he or she had no ownership interest in a principal residence (other than a joint ownership interest with a spouse) during the preceding three-year time period. See FHLMC Selling Guide for further information.</p> <ul style="list-style-type: none"> <li>o Pre-purchase home-buyer education and counseling required when All Borrowers are first time homebuyers</li> <li>• Refinance Option (No Cash-Out) for an Existing Freddie Mac Loan                         <ul style="list-style-type: none"> <li>o The lender must document that the existing loan being refinanced is owned (or securitized) by Freddie Mac. Documentation may come from the lender’s servicing system, the current servicer (if the lender is not the servicer), from the Freddie Mac Loan Lookup Tool or any other source as confirmed by the lender.                                 <ul style="list-style-type: none"> <li>▪ Not required if Affordable secondary financing is present</li> </ul> </li> </ul> </li> <li>• All other standard purchase and no cash-out refinance policies apply.</li> </ul> <p>NOTE: Lenders must enter the valid value of FRE for ULDD Data Point <i>Related Loan Investor Type</i> and, if available, should also provide the associated Freddie Mac loan number of the mortgage being refinanced for ULDD Date Point <i>Related Investor Loan Identifier</i>.</p>
DH	Ineligible Property Types	10/29/18	<ul style="list-style-type: none"> <li>• Added Community Land Trusts as an ineligible property type</li> </ul>
DH	Borrower Eligibility	10/29/18	<p>Revised:</p> <ul style="list-style-type: none"> <li>• Acceptable Residency Statuses:                         <ul style="list-style-type: none"> <li>o US 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 defined in the Lakeview Loan Servicing Selling Guide or the Bayview   Lakeview Borrower Residency and Eligibility Guide</li> <li>o <u>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</u></li> </ul> </li> </ul>
DH	Down Payment and Closing Cost Assistance	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	Disaster Area Requirements	01/31/19	<p>Removed:</p> <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</li> <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> <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 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>o <u>A property inspection report with photo from a licensed inspector</u></li> <li>o <u>Appraisal Update and/or Completion Report</u> <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> <p>Replaced:</p> <ul style="list-style-type: none"> <li>• Refer to the Disaster Guidelines in the Lakeview Loan Servicing Selling Guide or the Bayview   Lakeview Loan Servicing Disaster Guide for requirements pertaining to properties impacted by a disaster in:                         <ul style="list-style-type: none"> <li>o FEMA Major Disaster Declarations with designated counties eligible for individual assistance (IA);</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> </li> <li>• Correspondent lenders are responsible for monitoring the Bayview   Lakeview Loan Servicing Disaster File and the FEMA Website including the FEMA Declarations Summary on an ongoing basis to ensure that the property is not located in an area impacted by a disaster.</li> </ul>
DH	Employment/Income Verification	02/21/19	<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	Borrower Eligibility	02/21/19	<p>Removed:</p> <ul style="list-style-type: none"> <li>• <u><i>Borrowers purchasing an investment property must demonstrate a 12 month primary housing history.</i></u> <ul style="list-style-type: none"> <li>o <u><i>Borrower(s) will need to represent primary ownership through mortgage history or property records/tax and HOI payments; or</i></u></li> </ul> </li> </ul>



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			<ul style="list-style-type: none"> <li>o <i>Borrower(s) must demonstrate that they have handled a primary housing payment. This can documented through 12 months cancelled checks or VOR from a property management company.</i></li> </ul>
LR	Employment/Income Verification	04/25/19	Updated: Self-employment verifications to be completed within 120 calendar days (from 30 days) as per guide
AM	Matrix	09/16/19	Updated to new format
DH	Liabilities	11/22/19	Added <ul style="list-style-type: none"> <li>• <i>Follow Freddie Mac requirements defined in future revision of Seller Guide dated 01/02/2020 as announced in Freddie Mac Bulletin 2019-20</i></li> </ul>
AM	Employment Verification	01/09/20	Marked line as an overlay: <i>For borrowers in the Military, the LES dated within 30 calendar days prior to the Note date (or 31 days for longer months) is acceptable in lieu of a VVOE.</i>
DH	Eligible Products/Terms	04/09/20	<ul style="list-style-type: none"> <li>• Removed ARM product codes</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>o Appraisal flexibilities</li> <li>o 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>o Income and Employment Verification</li> <li>o Age of Documentation</li> <li>o Appraisal flexibilities</li> <li>o 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>o 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>o Updated forbearance guidance section to include reference to C2020-22 announcement</li> </ul> </li> </ul>
DH	COVID-19 Guidance	06/11/20	<ul style="list-style-type: none"> <li>• Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>o 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	06/22/20	<ul style="list-style-type: none"> <li>• Updated COVID-19 cover page                             <ul style="list-style-type: none"> <li>o Updated VVOE requirements and reference to C2020-25</li> <li>o Updated Appraisal Flexibility section to reference C2020-25</li> <li>o Updated Forbearance section to reference C2020-25</li> <li>o Updated Age of Documentation section to reference C2020-25</li> <li>o 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>o Updated VVOE requirements and reference to C2020-27</li> <li>o Updated Appraisal Flexibility section to reference C2020-27</li> <li>o Updated Forbearance section to reference C2020-27</li> <li>o Updated Age of Documentation section to reference C2020-27</li> <li>o Updated Condo Project Review section to reference C2020-27</li> </ul> </li> </ul>
AM	COVID-19 Guidance	09/17/20	<ul style="list-style-type: none"> <li>• Updated COVID-19 cover page                             <ul style="list-style-type: none"> <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> </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>
AM	Eligible Property Types	12/10/20	<ul style="list-style-type: none"> <li>• Removed reference to Ground Lease Analysis Form                             <ul style="list-style-type: none"> <li>o Leaseholds – must be Freddie Mac eligible (provide Freddie Mac Ground Lease Analysis)</li> </ul> </li> </ul>



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MM	Borrower Eligibility	12/10/20	<p><b>Removed:</b>                  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 <u>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</u></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>                  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 <u>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</u></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>                  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>                  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 or after will require the 4506-C to be signed at closing</li> </ul>
AM	COVID-19 Guidance	01.07.21	<p>Prior:  <u>At this time Lakeview is not aligning with Fannie Mae and Freddie Mac's Power of Attorney flexibilities.</u>                  Lakeview will continue to accept POAs in accordance with Lakeview Seller Guide and Fannie Mae and Freddie Mac standard guidelines</p> <p>Revised:  <u>At this time Lakeview is not aligning with Fannie Mae's Power of Attorney flexibilities.</u> Lakeview will continue to accept POAs in accordance with Lakeview Seller Guide and Fannie Mae and Freddie Mac standard guidelines.</p>
MM	Employment/ Income Verification	02.18.21	<p>Removed:</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 or after will require the 4506-C to be signed at closing.</li> </ul> <p>Added:</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 loans delivered to Lakeview on or after 2/18/2021 will require the 4506-C form to be signed at closing.</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>
AS	Ineligible Product Types	06.24.21	<ul style="list-style-type: none"> <li>• Added Refi Possible as an ineligible product type</li> </ul>
MM	Maximum Loan Amount	08.19.21	<p><b>REMOVED:</b>  <u>\$1,000,000.00</u></p>



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MM	COVID-19 Guidance	08.26.21	<b>REMOVED:</b> <b>Age of Documentation</b> Refer to the Lakeview announcements as posted on the <a href="#">Lakeview Correspondent</a> website for full details
MM	Employment/ Income Verification	11.24.21	<b>REMOVED:</b> <ul style="list-style-type: none"> <li><i><u>For borrowers in the military, a military Leave and Earnings Statement (LES), dated within 30 days prior to the note date, is acceptable in lieu of a verbal verification of employment</u></i></li> </ul>
MM	Ineligible Products Types	01.28.22	<b>CLARIFIED:</b> Adjustable Rate Mortgages (ARMs) as ineligible product type
AS	Ineligible Product Types	12.09.22	<b>Added:</b> HUD184
AS	Ineligible Property Types	12.09.22	<b>Removed:</b> Group Homes
AS	COVID-19 Guidance	03.08.23	Removed from beginning of matrix
AS	Appraisal Requirements	03.08.23	<b>Added:</b> <i><u>Hybrid appraisals and the Property Data Report (PDR) are not permitted</u></i>
AS	Forbearance	03.08.23	Added section from COVID-19 guidance: 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



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