



CONFORMING TEXAS SECTION 50(a)(6) REFINANCE PRODUCT MATRIX

The Conforming Texas 50(a)(6) Refinance product is specific to single family (1-unit) primary residences located in Texas and subject to the provisions of Texas Section 50(a)(6), Article XVI of the Texas Constitution. This matrix should be used in conjunction with the current applicable FNMA or FHLMC product matrices.

Seller shall deliver loans that were originated in accordance with the Fannie Mae Selling Guide or 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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Red indicates a change from a previous matrix.

Overlays to FNMA and FHLMC Guidelines are underlined and in italics

Conforming Texas Section 50(a)(6) Refinance Matrix					
Fannie Mae DU Approve/Eligible or Freddie Mac LPA Accept					
Occupancy	Limited Cash-Out Refinance		Cash-Out Refinance		Credit Score
	Number of Units	Maximum LTV/CLTV/HCLTV	Number of Units	Maximum LTV/CLTV/HCLTV	
Owner Occupied	1 Unit	80%	1 Unit	80%	<u>Minimum 620</u>

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 (>\$150k)</td> <td>CBF301 Conforming 30YR Fixed (≤\$85k)</td> </tr> <tr> <td>CBF151 Conforming 15YR Fixed (≤ \$85k)</td> <td>CBF302 Conforming 30YR Fixed (>\$85k and ≤\$110k)</td> </tr> <tr> <td>CBF152 Conforming 15YR Fixed (>\$85k and ≤\$110k)</td> <td>CBF303 Conforming 30YR Fixed (>\$110k and ≤\$150k)</td> </tr> <tr> <td>CBF153 Conforming 15YR Fixed (>\$110k and ≤\$150k)</td> <td></td> </tr> <tr> <td>CBF200 Conforming 20YR Fixed</td> <td></td> </tr> <tr> <td>CBF300 Conforming 30YR Fixed (>\$150k)</td> <td></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)	
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General Requirements	<ul style="list-style-type: none"> The lender is responsible for determining whether the proposed refinance of a mortgage secured by the Borrower's homestead in the State of Texas is a mortgage that must be originated pursuant to Section 50(a)(6) of Article XVI of the Texas Constitution No new secondary financing Cannot REQUIRE Borrower to pay off any unsecured debt as a condition for obtaining loan (payoffs requested by borrower are permissible) Total fees paid by the Borrower cannot exceed 2% of the loan amount – refer to Agency Selling Guides for exclusions to fees Loans closing in the name of a trust are not permitted POA not permitted Loan must close in a title company's office, lender's office or attorney's office Non-Occupying co-borrowers are not permitted Twelve (12) month seasoning on prior mortgage if a refinance 														
Purpose	<ul style="list-style-type: none"> Limited Cash-Out Refinance Cash-Out Refinance 														
Occupancy	Primary Residence 1 Unit														
Temporary Buydowns	<u>Not Permitted</u>														

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Eligibility	
Borrower Eligibility	<ul style="list-style-type: none"> Acceptable Residency Statuses: <ul style="list-style-type: none"> US Citizen(s) 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 Lakeview Loan Servicing Seller Guide or the Residency and Eligibility Guide.
Credit	
AUS	<ul style="list-style-type: none"> DU "Approve/Eligible" or LPA "Accept" findings required <u>Manual underwriting is not permitted</u>
Underwriting Authority	Delegated underwriting only
Credit Requirements	Evaluated and determined by AUS
Non-Traditional Credit	<u>Use of non-traditional credit is not acceptable</u>
Significant Derogatory Credit	Refer to applicable Agency Selling Guide
DTI	Evaluated and determined by AUS
Employment/Income	
Employment/Income Verification	<ul style="list-style-type: none"> Employment and income documentation must comply with the requirements of AUS findings and the applicable Agency Selling Guide For salaried employees, the verbal verification of employment must be completed within 10 business days prior to the note date For self-employed borrowers, the verbal verification of employment must be completed within 120 calendar days prior to the note date All sources of qualifying income must be legal in accordance with all applicable Federal, State, and Local laws, rules and regulations, without conflict A 4506-C or 4506-T form is required <u>to be signed at closing</u> for all transactions; however, all loans delivered to Lakeview on or after 2/18/2021 will require the 4506-C form <u>to be signed at closing</u> Transcript Requirements: <ul style="list-style-type: none"> 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 <u>Tax transcripts are required in the following circumstances:</u> <ul style="list-style-type: none"> <u>When tax returns are used to qualify a borrower. The number of years provided must be based on the DU/LPA Findings. Income verified via tax returns, includes but is not limited to, the examples listed below:</u> <ul style="list-style-type: none"> <u>Self-Employment Income</u> <u>Rental Income</u> <u>Other Income Sources (i.e. Dividend Interest, Capital Gains, Alimony, etc.)</u> <u>When a written VOE, form 1005, is used as a standalone income verification</u> <u>Employment by Family Members</u> <u>When amended tax returns have been filed, tax transcripts are required and must support the amended return</u>

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Assets/Reserves	
Asset Documentation	Asset documentation must comply with the requirements of the AU findings and applicable Agency Selling Guide
Down Payment and Closing Cost Assistance	<u><i>Down payment and closing cost assistance subordinate financing is not permitted</i></u>
Property/Appraisal	
Eligible Property Types	<ul style="list-style-type: none"> • Single Family Detached • Single Family Attached • PUDs • Condominiums – must be Agency eligible • Rural Properties – in accordance with Agency Guidelines, loans must be residential in nature • Leaseholds • Community Land Trust – FNMA only
Ineligible Property Types	<ul style="list-style-type: none"> • <u><i>Manufactured Homes</i></u> • Mobile Homes • <u><i>Cooperatives</i></u> • Condotels • Hotel Condominiums • Timeshares • Working Farms and Ranches • Unimproved Land • 2-4 Units • <u><i>Community Land Trusts – FHLMC ineligible</i></u>
Appraisal Requirements	<ul style="list-style-type: none"> • Hybrid appraisals and the Property Data Report (PDR) are not permitted at this time • Full Interior/Exterior Appraisal is required • <u><i>Appraisal condition rating of C5/C6 or a Quality Rating of Q6 is not permitted</i></u> • <u><i>Lakeview will require successful UCDP 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>
Appraisal Transfers	Permitted in accordance with the applicable Agency Selling Guide
Appraisal Re-Use	The re-use of an appraisal is permitted in accordance with the applicable Agency Selling Guide
Condos/PUDs	<ul style="list-style-type: none"> • Must follow Agency Condominium Eligibility Guidelines • Limited Review allowed in accordance with Agency Guidelines • Limited Review for attached condominium units in Established Condominium Projects • <u><i>PERS approval is not permitted</i></u>
Disaster Area Requirements	<ul style="list-style-type: none"> • Refer to the Disaster Guidelines in the Lakeview Loan Servicing Seller Guide for requirements pertaining to properties impacted by a disaster in: <ul style="list-style-type: none"> ◦ FEMA Major Disaster Declarations with designated counties eligible for Individual Assistance (IA); ◦ 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;

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	<ul style="list-style-type: none"> o Areas where the Seller has reason to believe that a property might have been damaged in a disaster • Correspondent lenders are responsible for monitoring the Disaster Declaration 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.
Escrow Holdbacks	<ul style="list-style-type: none"> • Follow Agency guidelines regarding reason, type of improvements, time to complete, quality, disbursements, and post-closing documentation • It is the Lender's responsibility to forward final completion documents to Lakeview per Agency Guidelines
Primary Residence Conversion	Refer to the applicable Agency Selling Guide
Deed Restricted Properties	Deed restricted properties must be reviewed and approved prior to delivering the loan to Lakeview
Special Restrictions	
High Cost Loans	<i><u>Lakeview will not purchase High Cost Loans</u></i>
Higher Priced Mortgage Loans (HPML)	Refer to the applicable Agency Selling Guide
Multiple Financed Properties	<ul style="list-style-type: none"> • The loan must comply with Agency limitations on the maximum number of financed properties, including ownership interest in financed properties • 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 FNMA Selling Guide
Power of Attorney	The use of a Power of Attorney is not permitted on cash-out transactions
Other Considerations	
Age of Documents	<ul style="list-style-type: none"> • All credit documents must be dated within 120 days of the note date • Preliminary Title Policies must be no more than 180 days old on the date that the note is signed
Title Commitment	<ul style="list-style-type: none"> • A title insurance policy written on Texas Land Title Association forms (standard or short form), supplemented by an Equity Loan Mortgage Endorsement (Form T-42) and a Supplemental Coverage Equity Loan Mortgage Endorsement (Form T-42.1) is required. • There may be no exceptions or deletions to the coverage provided by Paragraphs 2(a) through (e) of the T-42 endorsement and the endorsement must include the optional coverage provided by paragraph 2(f), as well as the additional coverage provided by Endorsement T-42.1.
Assignment of Mortgage	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 within 7 calendar days of purchase date. Refer to the applicable Agency Selling Guide for transfer requirements.
Seasoning Requirements	Refer to Lakeview Loan Servicing Seller Guide

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<p>Escrow Waivers</p>	<ul style="list-style-type: none"> • <u><i>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</i></u> • <u><i>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.</i></u> • Tax and insurance escrows are required on all HPML loans
<p>Forbearance</p>	<p>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</p>
<p>Required Forms/Disclosures</p>	<ul style="list-style-type: none"> • Signed and dated Initial 12 Day Notice Concerning Extension of Credit by each owner, including the non-borrowing spouse • Signed and dated initial application <ul style="list-style-type: none"> ◦ Loan may not close until 12 days after the LATER of the date of 12 day notice or the date the borrower signed the initial application • Texas Home Equity Note (form 3244.1) • Texas Home Equity Security Instrument (form 3044.1) • Texas Condo rider, if applicable (form 3140.44) • Texas PUD rider, if applicable (form 3150.44). Project name is not required on rider • Texas Home Equity Affidavit and Agreement (form 3185) • TX Notice of Penalties for Making False or Misleading Statement • Acknowledgement of Fair Market Value of Homestead completed and signed by borrowers and Lender. Must be as of the date of the credit extension and the Lender can sign after closing. • Signed Receipt of Copies at closing – Borrowers must be provided with a copy of all documents signed at closing and certify that he or she received the required copies • Notice of Oral Agreements (included in Note) • If spouse is not on application, spouse must sign the security instrument, TIL and rescission notice • Closing documents cannot have any blanks • Borrower’s certification of receipt of HUD-1 settlement statement is required • Attorney Representation Letter when on the HUD-1 there isn’t an attorney doc prep fee or attorney doc review fee

Seller shall deliver loans that were originated in accordance with Fannie Mae/Freddie Mac Selling Guides, unless otherwise stated in this product matrix.

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Version Control			
Author	Section	Date	Update
DH	Employment/income Verification	07.10.17	<ul style="list-style-type: none"> Added updated transcript requirements: <ul style="list-style-type: none"> 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 Tax transcripts are required 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. <ul style="list-style-type: none"> Self-employment income Commission Income ≥ 25% Rental Income Employment by Family Members Other Income Sources (i.e. Dividend Interest, Capital Gains, Alimony etc.) Added clarification that form 4506-T is required to be signed at closing for all transactions
DH	General Requirements	01.01.18	<ul style="list-style-type: none"> Added clarification that the lender is responsible for determining whether the proposed refinance of a mortgage secured by the Borrower's homestead in the state of Texas is a mortgage that must be originated pursuant to Section 50 (a)(6) of Article XVI of the Texas Constitution. Reduced the total allowable fees to be paid by borrower to 2% – refer to agency selling guides for exclusions to fees.
DH	Employment/Income	07.19.18	<ul style="list-style-type: none"> 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. Added clarification that when amended tax returns have been filed, tax transcripts are required and must support the amended income
DH	Appraisal	07.19.18	<ul style="list-style-type: none"> Clarification added permitting the transfer and re-use of an appraisal in accordance with the Fannie Mae Selling Guide
DH	Escrow Waivers	07.19.18	<ul style="list-style-type: none"> Escrow waiver row added as follows: <ul style="list-style-type: none"> 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 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. 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 Tax and insurance escrows are required on all HPML loans
DH	Ineligible Property Type	10.29.18	<ul style="list-style-type: none"> Added Community Land Trusts as an ineligible property type for Freddie Mac loans only
DH	Borrower Eligibility	10/29.18	<p>Revised:</p> <ul style="list-style-type: none"> Acceptable Residency statuses: <ul style="list-style-type: none"> US Citizen(s) 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 Lakeview Loan Servicing Selling Guide or the Bayview and Lakeview Borrower Residency and Eligibility Guide <i>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</i>
DH	Down Payment & Closing Cost Assistance Subordinate Financing	11.01.18	<ul style="list-style-type: none"> Added a row to clarify that down payment and closing cost assistance subordinate financing is not permitted.
DH	Disaster Area Requirements	01.31.19	<p>Removed:</p> <ul style="list-style-type: none"> Please refer to the list of affected counties published by FEMA using the following link: http://www.fema.gov/disasters 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. 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"> 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. Full appraisals obtained after the incident period need to indicate that the property has not been impacted by the disaster 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. The following are acceptable inspection formats:

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			<ul style="list-style-type: none"> o A property inspection report with photo from a licensed inspector o Appraisal Update and/or Completion Report <ul style="list-style-type: none"> ▪ A substitute appraiser may be used when the original appraiser is not available <p>Replaced:</p> <ul style="list-style-type: none"> • 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"> o FEMA Major Disaster Declarations with designated counties eligible for individual assistance (IA); 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; o Areas where the Seller has reason to believe that a property might have been damaged in a disaster • 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.
AM	Matrix	09.25.19	<ul style="list-style-type: none"> • Updated to new format
AM	Appraisal Requirements	10.10.19	<p>Removed second bullet point:</p> <ul style="list-style-type: none"> • Determined by AUS findings
AM	Employment Verification	01.09.20	<p>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></p>
AM	Borrower Eligibility	05.07.20	<p>Removed conflicting information that loans can close in a Trust:</p> <ul style="list-style-type: none"> • Acceptable Residency Statuses: <ul style="list-style-type: none"> o US Citizen(s) 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 Selling Guide</u> or the <u>Bayview Lakeview Borrower Residency and Eligibility Guide</u>. o Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses <p>Living Trust Agreements: Permitted, must meet all current Agency Guidelines and contain clear evidence of compliance.</p>
MM	Borrower Eligibility	12.10.20	<p>Removed:</p> <p>Acceptable Residency Statuses:</p> <ul style="list-style-type: none"> o U.S. Citizen(s) 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> o <u>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</u> <p>Inter Vivos Revocable Trusts permitted in accordance with Fannie Mae guidelines. File to contain clear evidence of compliance.</p> <p>Added:</p> <p>Acceptable Residency Statuses:</p> <ul style="list-style-type: none"> o U.S. Citizen(s) 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> o <u>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</u> <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>Removed:</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"> o FEMA Major Disaster Declarations with designated counties eligible for individual assistance (IA); 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; o Areas where the Seller has reason to believe that a property might have been damaged in a disaster <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>

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			<p>Added: 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"> o FEMA Major Disaster Declarations with designated counties eligible for individual assistance (IA); 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; o Areas where the Seller has reason to believe that a property might have been damaged in a disaster <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"> • A 4506-T is required to be signed at closing for all transactions <p>Added:</p> <ul style="list-style-type: none"> • 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
MM	Employment/ Income Verification	02.18.21	<p>Removed:</p> <ul style="list-style-type: none"> • A 4506-C or 4506-T form is required <u>to be signed at closing</u> for all transactions; however, all Notes dated on 3/1/21 or after will require the 4506-C <u>to be signed at closing</u>. <p>Added:</p> <ul style="list-style-type: none"> • A 4506-C or 4506-T form is required <u>to be signed at closing</u> for all transactions; however, all loans delivered to Lakeview on or after 2/18/2021 will require the 4506-C form <u>to be signed at closing</u>.
MM	Header	06.01.21	Updated Logo
MM	Maximum Loan Amount	08.19.21	REMOVED: <u>\$1,000,000</u>
MM	LTV Chart	09.16.21	ADDED: Credit Score: <u>Minimum 620</u>
MM	Employment/ Income Verification	11.24.21	REMOVED: <ul style="list-style-type: none"> • <u>LPA Overlay: 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>
AS	Ineligible Property Types	12.09.22	Removed: Group Homes
AS	Appraisal Requirements	03.08.23	Added: <u>Hybrid appraisals and the Property Data Report (PDR) are not permitted</u>
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

	<p>About Us</p> <p>©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.</p>	<p>Contact Us</p> <p>85-LAKEVIEW (855-253-8439)</p> <p>www.lakeviewcorrespondent.com</p>
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