



## **FHA MORTGAGE PROGRAM PRODUCT MATRIX**

This product matrix serves as a summary of the FHA Mortgage program in addition to Lakeview Loan Servicing overlays. Refer to the HUD Handbook 4000.1 for any information not specified in this product matrix.

Seller shall deliver loans that were originated in accordance with the Single Family Housing Policy handbook 4000.1 unless otherwise noted in this product matrix.



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FHA Mortgage Program					
Fixed Rate					
Purchase		No Cash-Out Refinance		Cash-Out Refinance	
Credit Score	LTV/CLTV	Credit Score	LTV/CLTV	Credit Score	LTV/CLTV
<u>Minimum 620</u> <u>Minimum 580</u> <u>[Bulk Pricing ONLY]</u>	96.5%/96.5% <sup>1</sup>	<u>Minimum 580</u>	97.75% <sup>2</sup>	<u>Minimum 580</u>	80% <sup>3</sup>

<sup>1</sup> For purchase transactions, the maximum LTV is 96.5% of the Adjusted Value. The Adjusted Value is the lesser of:

- purchase price less any inducements to purchase; or
- the property value

<sup>2</sup> For Rate/Term Maximum LTV:

- 97.75% if owner-occupied for previous 12 months or owner-occupied since acquisition if acquired within the last 12 months, at case number assignment date
- 85% if Borrower has occupied the subject Property as their Principal Residence for fewer than 12 months prior to the case number assignment date; or if owned less than 12 months, has not occupied the Property for that entire period of ownership.

<sup>3</sup> For case numbers assigned on or after 9/1/2019

Loan Product	
<b>Eligible Products/Terms</b>	<ul style="list-style-type: none"> <li>• GNF150 FHA 15YR Fixed</li> <li>• GNF155 FHA 15YR Fixed High Balance</li> <li>• GNF300 FHA 30YR Fixed</li> <li>• GNF305 FHA 30YR Fixed High Balance</li> <li>• Energy Efficient Mortgages (EEM)</li> </ul>
<b>Ineligible Products Types</b>	<ul style="list-style-type: none"> <li>• <u>Adjustable Rate Mortgages (ARMs)</u></li> <li>• <u>203k Loans</u></li> <li>• <u>Good Neighbor Next Door (GNND)</u></li> <li>• <u>HUD \$100 Down with Repair Escrows</u></li> <li>• <u>Section 184 Indian Home Loan Guarantee   Section 248 Insured Mortgages on Indian land</u></li> <li>• <u>Section 247 Hawaiian Home Lands Program</u></li> <li>• Any FHA Programs/Mortgage types identified in the FHA Handbook that are not specifically allowed in the Eligible Mortgage Type above</li> </ul>
<b>Maximum Loan Amount</b>	FHA Mortgage limits for all areas: <a href="https://entp.hud.gov/idapp/html/hicostlook.cfm">https://entp.hud.gov/idapp/html/hicostlook.cfm</a>
<b>Purpose</b>	<ul style="list-style-type: none"> <li>• Purchase</li> <li>• Rate/Term Refinance</li> <li>• Simple Refinance</li> <li>• Cash-Out Refinance</li> <li>• Transactions in the State of Texas subject to 50(a)(6) are not permitted</li> </ul>



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<b>Occupancy</b>	<u>Owner Occupied Primary Residences only</u>
<b>Proof of Occupancy (Refinances)</b>	Refer to <a href="#">HUD Handbook 4000.1</a>
<b>Rate/Term Maximum LTV</b>	<ul style="list-style-type: none"> <li>• 97.75% if owner-occupied for previous 12 months or owner-occupied since acquisition if acquired within the last 12 months, at case number assignment date</li> <li>• 85% if Borrower has occupied the subject Property as their Principal Residence for fewer than 12 months prior to the case number assignment date; or if owned less than 12 months, has not occupied the Property for that entire period of ownership.</li> </ul>
<b>Temporary Buydowns</b>	<ul style="list-style-type: none"> <li>• <u>2/1, 1/1 and 1/0 Permitted</u></li> <li>• <u>Allowable Buydown Contributors: Builder/ Seller; Lender; or Other Interested 3<sup>rd</sup> Party (as permitted per FHA)</u></li> <li>• <u>Borrower Funded Buydowns are not permitted</u></li> <li>• <u>Purchase Transaction Only</u></li> <li>• Owner Occupied</li> <li>• Buydown Agreement required to be in the file</li> <li>• Refer to <a href="#">HUD Handbook 4000.1</a> for all other eligibility requirements</li> </ul>
<b>Eligibility</b>	
<b>Borrower Eligibility</b>	<ul style="list-style-type: none"> <li>• Refer to <a href="#">HUD Handbook 4000.1</a></li> <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 as defined in the <a href="#">Lakeview Loan Servicing Seller Guide</a> or the <a href="#">Residency and Eligibility Guide</a>.</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>
<b>Identity of Interest</b>	Refer to <a href="#">HUD Handbook 4000.1</a>
<b>Credit</b>	
<b>AUS</b>	<ul style="list-style-type: none"> <li>• <u>All loans must be submitted through FHA TOTAL Scorecard and receive an “Approve/Eligible” OR “Accept” finding</u></li> <li>• Follow FHA HB 4000.1 requirements if using positive rental payment history to achieve valid score with TOTAL scorecard</li> <li>• <u>Manual Underwriting is permitted in cases where the loan received an “Approve/Eligible” finding but requires a downgrade due to additional information not considered in the DU decision that affects the overall insurability or eligibility of the loan. Subject to the following requirements:</u> <ul style="list-style-type: none"> <li>o <u>Min 640 FICO</u></li> <li>o <u>Max 43% DTI</u></li> </ul> </li> </ul>
<b>Underwriting Authority</b>	Delegated underwriting only
<b>FICO Requirements</b>	<u>Minimum 620 score required on purchase transactions (580 for Bulk);</u> <u>Minimum 580 required on refinance transactions</u>



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Non-Traditional Credit	<i>Use of non-traditional credit is not permitted</i>
Significant Derogatory Credit	Refer to <a href="#">HUD Handbook 4000.1</a>
DTI	Evaluated and determined by TOTAL Scorecard
<b>Employment/Income</b>	
Employment/Income Verification	<ul style="list-style-type: none"> <li>• Employment and income documentation must comply with the requirements of the <a href="#">HUD Handbook 4000.1</a></li> <li>• For salaried employees, the verbal verification of employment must be completed within 10 business days prior to the note date</li> <li>• <i>For a self-employed Borrower, a verification of the current existence of the Borrower's business no more than 120 calendar days prior to the Note Date must document the loan file</i></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 <b>not be required</b> for a borrower when all income for that borrower is derived from W-2 wage earner and/or 1099 fixed income sources</li> <li>◦ <i>Tax transcripts** are required in the following circumstances:</i> <ul style="list-style-type: none"> <li>▪ <i>When tax returns are used to qualify a borrower. The number of years provided must be based on the AUS Findings. Income verified via tax returns, includes but is not limited to, the examples listed below:</i> <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>• Note: Typically, tax transcripts are not available from the IRS until two to three weeks after a consumer e-files their tax returns and six to eight weeks after filing by mail. If the current tax year return has been filed but the corresponding tax transcript is not yet available due to IRS lag times, the prior year's transcripts are required (either one or two years depending upon the AUS requirement) in addition to the current tax return and current year transcript request returned as a "No Record Found". The current year tax returns must be reviewed to validate the stability of income/business and determine the reasonableness of any positive trends for the purpose of considering as qualifying income. Additional documents, i.e. copies of cancelled checks for IRS payment or IRS refund, or electronic receipt from the IRS indicating the SID and AGI that matches the return, may be required on a case-by-case basis.</li> </ul> </li> <li>• In FEMA declared disaster areas, the IRS may grant tax filing extensions to citizens of specific Counties and Parishes. If a tax payer takes advantage of these extensions, a copy of the extension, the "No Record" result and the prior year's transcripts are required (based on AUS finding).             <ul style="list-style-type: none"> <li>▪ <i>When a written VOE, form 1005, is used as a standalone income verification</i></li> <li>▪ <i>Employment by Family Members</i></li> <li>▪ <i>When amended tax returns have been filed, tax transcripts are required and must support the amended return</i></li> </ul> </li> </ul> </li> </ul>



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Assets/Reserves	
<b>Reserves</b>	Evaluated and determined by TOTAL Scorecard
<b>Gifts</b>	Refer to <a href="#">HUD Handbook 4000.1</a>
<b>IPC – Interested Party Contributions</b>	Refer to <a href="#">HUD Handbook 4000.1</a>
<b>Down Payment and Closing Cost Assistance</b>	<i><u>Down payment and closing cost assistance subordinate financing is not permitted</u></i>
<b>Borrower Contribution</b>	Refer to <a href="#">HUD Handbook 4000.1</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/Attached</li> <li>• PUDs</li> <li>• Condominiums</li> <li>• Rural Properties – property must be residential in nature</li> <li>• Leaseholds</li> <li>• Mixed use</li> <li>• A minimum of 51% of the entire building square footage must be residential use</li> </ul>
<b>Ineligible Property Types</b>	<ul style="list-style-type: none"> <li>• <i><u>Manufactured Homes</u></i></li> <li>• Mobile Homes</li> <li>• Community Land Trusts</li> <li>• <i><u>Cooperatives</u></i></li> <li>• Condotels</li> <li>• Hotel Condominiums</li> <li>• Timeshares</li> <li>• Working Farms and Ranches</li> <li>• Unimproved Land</li> <li>• <i><u>Geodesic Domes</u></i></li> <li>• Properties encumbered by PACE (i.e. HERO) obligations (effective with case numbers assigned on or after 01/06/18)</li> </ul>
<b>Appraisal Requirements</b>	<ul style="list-style-type: none"> <li>• Refer to <a href="#">HUD Handbook 4000.1</a></li> <li>• Appraisers must be on FHA Connection with State Certification designation of Certified General or Certified Residential</li> <li>• Appraiser must comply with the FHA Appraisal Independence Policy</li> </ul>
<b>Appraisal Transfers</b>	Appraisal transfers must be executed in accordance with <a href="#">HUD Handbook 4000.1</a>
<b>Appraisal Re-Use</b>	The re-use of an appraisal under another case number is not permitted
<b>Condos/PUDs</b>	Refer to <a href="#">HUD Handbook 4000.1</a>



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<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>◦ 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 Veterans 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="#">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>	<p>Escrow holdbacks are allowed in accordance with <a href="#">HUD Handbook 4000.1</a></p>
<p><b>Deed Restricted Properties</b></p>	<p>Refer to <a href="#">HUD Handbook 4000.1</a></p>
<p><b>Geographic Restrictions</b></p>	<p><i><u>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.</u></i></p>
<p><b>Special Restrictions</b></p>	
<p><b>High Cost Loans</b></p>	<p><i><u>Lakeview will not purchase High Cost Loans</u></i></p>
<p><b>Higher Priced Mortgage Loans (HPML)</b></p>	<p>Refer to <a href="#">HUD Handbook 4000.1</a></p>
<p><b>Insurance</b></p>	
<p><b>Mortgage Insurance</b></p>	<p>Refer to the <a href="#">Monthly MIP Calculation</a></p>
<p><b>Other Considerations</b></p>	
<p><b>Age of Documents</b></p>	<ul style="list-style-type: none"> <li>• All credit documents must be dated within 120 days of the disbursement date; including credit reports as well as employment, income and asset documents</li> <li>• Preliminary Title Policies must be no more than 180 days old on the date that the note is signed</li> </ul>
<p><b>Assignment of Mortgage</b></p>	<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 within 7 calendar days of purchase date. Refer to the Seller Guide for transfer requirements.</p>



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<p><b>Seasoning Requirements</b></p>	<ul style="list-style-type: none"> <li>• Refer to <a href="#">Lakeview Loan Servicing Seller Guide</a></li> <li>• <b>Cash-Out Refinance Transactions:</b> <ul style="list-style-type: none"> <li>◦ On the date of the FHA case number assignment, the following criteria must apply:                             <ul style="list-style-type: none"> <li>▪ The property securing the cash-out refinance must have been owned and occupied by at least one borrower as their Primary Residence for the 12 months prior to the case number assignment (see Handbook for inheritance exception)</li> </ul> </li> <li>◦ On the note date of the refinance loan, the following criteria must be met (Ginnie Mae Requirement):                             <ul style="list-style-type: none"> <li>▪ The borrower made at least six consecutive monthly payments on the loan being refinanced, referred to hereinafter as the Initial Loan, beginning with the payment made on the first payment due date; and</li> <li>▪ The first payment due date of the refinance loan occurs no earlier than 210 days after the first payment due date of the Initial Loan</li> </ul> </li> </ul> </li> <li>• <b>No Cash-Out Refinance Transactions</b> <ul style="list-style-type: none"> <li>◦ Where a Mortgage has been modified, the Borrower must have made at least six payments under the modification agreement to be eligible for a No-Cash Out Refinance</li> </ul> </li> </ul>
<p><b>Escrow Waivers</b></p>	<p>Escrow accounts for property taxes, homeowner’s insurance and flood insurance (if applicable) are required on all loans</p>
<p><b>Forbearance</b></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><b>Seller shall deliver loans that were originated in accordance with the HUD Handbook 4000.1 unless otherwise stated in this product matrix.</b></p>	



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Version Control			
Author	Section	Date	Update
MM	Ineligible Products Types	01.28.22	<b>CLARIFIED:</b> Adjustable Rate Mortgages (ARMs) as ineligible product type
MM	Eligibility Grid	05.09.22	<b>No Cash Out Refinance- Credit Score</b> <b>Removed:</b> <u>Minimum 620</u> <b>Added:</b> <u>Minimum 580</u> <b>Cash Out Refinance- Credit Score</b> <b>Removed:</b> <u>Minimum 620</u> <b>Added:</b> <u>Minimum 580</u>
MM	Seasoning Requirements	07.29.22	<b>Updated:</b> "The borrower" to read "at least one" borrower in the following: <ul style="list-style-type: none"> <li>o On the date of the FHA case number assignment, the following criteria must apply:                             <ul style="list-style-type: none"> <li>□ The property securing the cash-out refinance must have been owned and occupied by at least one borrower as their Primary Residence for the 12 months prior to the case number assignment (see Handbook for inheritance exception)</li> </ul> </li> </ul>
AS	AUS	09.23.22	<b>Clarified that AUS can be "Approve" as well:</b> <ul style="list-style-type: none"> <li>• <u>All loans must be submitted through FHA TOTAL Scorecard and receive an "Approve/Eligible" OR "Accept" finding</u></li> </ul>
MM	AUS	10.21.22	<b>ADDED:</b> Follow FHA HB 4000.1 requirements if using positive rental payment history to achieve valid score with TOTAL scorecard (per ML 2022-17)
MM	Employment/ Income Verification	10.21.22	<b>UPDATED:</b> <ul style="list-style-type: none"> <li>• <u>For self-employed borrowers, the verbal verification of employment must be completed within 30 calendar days prior to the note date</u></li> </ul> <b>TO READ:</b> <u>For a self-employed Borrower, a verification of the current existence of the Borrower's business no more than 120 calendar days prior to the Note Date must document the loan file</u>
MM	Ineligible Property Types	10.21.22	<b>ADDED:</b> Community Land Trusts
AS	Eligibility Grid	10.21.22	<b>Added:</b> <u>Minimum 580 [Bulk Pricing ONLY]</u>
AS	Ineligibility Property Types	12.09.22	<b>Removed:</b> Group Homes
AS	COVID-19 Guidance	03.08.23	Removed from beginning of matrix
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
AS	Employment/ Income Verification	04.19.23	<b>Added</b> <ul style="list-style-type: none"> <li>• Note: Typically, tax transcripts are not available from the IRS until two to three weeks after a consumer e-files their tax returns and six to eight weeks after filing by mail. If the current tax year return has been filed but the corresponding tax transcript is not yet available due to IRS lag times, the prior year's transcripts are required (either one or two years depending upon the AUS requirement) in addition to the current tax return and current year transcript request returned as a "No Record Found". The current year tax returns must be reviewed to validate the stability of income/business and determine the reasonableness of any positive trends for the purpose of considering as qualifying income. Additional documents, i.e. copies of cancelled checks for IRS payment or IRS refund, or electronic receipt from the IRS indicating the SID and AGI that matches the return, may be required on a case-by-case basis.</li> </ul> In FEMA declared disaster areas, the IRS may grant tax filing extensions to citizens of specific Counties and Parishes. If a tax payer takes advantage of these extensions, a copy of the extension, the "No Record" result and the prior year's transcripts are required (based on AUS finding).
SG	Temporary Buydowns	8.16.23	<b>Added:</b> <b>Requirements for Temporary Buydowns</b>
SG	Version Control	8.16.23	<b>Removed version control prior to 2022</b>



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