



FREDDIE MAC HOME POSSIBLE PRODUCT MATRIX

This product matrix serves as a summary of the Freddie Mac Home Possible 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 Home Possible				
Fixed Rate				
Purchase and Limited Cash-Out Refinance				
Occupancy	Number of Units	Conforming Maximum LTV/CLTV/HCLTV	Super Conforming Maximum LTV/CLTV/HCLTV	Minimum FICO
Owner Occupied	1 Unit	97%/97%/97% ¹	95%	620
	2 Units	95%/95%/95%	85%	
	3-4 Units	95%/95%/95%	80%	
¹ Non-Occupant borrower – permitted on a 1-unit property up to a maximum 95% LTV/CLTV/HCLTV				


Loan Product	
Eligible Products/Terms	<ul style="list-style-type: none"> FHF550 – Conforming FHF559 – Super Conforming 30YR Fixed Rate Only
Ineligible Products Types	<ul style="list-style-type: none"> RHS Leveraged Seconds <u>Adjustable Rate Mortgages (ARMs)</u> <u>Construction to Perm/One-Time Close Mortgages</u> <u>Renovation Mortgages/Energy Mortgages</u> <u>Interest Only Loan Programs</u> <u>HUD184</u>
Purpose	<ul style="list-style-type: none"> Purchase Rate/Term Refinance For FHLMC loans subject to Texas 50(a)(6) restrictions, please use this matrix along with the Conforming Texas Section 50(a)(6) Refinance Matrix for additional state specific guidelines
Occupancy	Primary Residence 1-4 Units
Temporary Buydowns	<ul style="list-style-type: none"> <u>2/1, 1/1 and 1/0 Permitted</u> <u>Allowable Buydown Contributors: Builder/ Seller; Lender; or Other Interested 3rd Party (as permitted per FHLMC)</u> <u>Borrower Funded Buydowns are not permitted</u> <u>Purchase Transaction Only</u> Owner Occupied & 2nd Home Allowed (investment properties are not permitted) Buydown Agreement required to be in the file Refer to Freddie Mac Selling Guide for all other eligibility requirements

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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. <i>Note: If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</i> Inter Vivos Revocable Trust: Permitted, must meet all current Freddie Mac Guidelines and contain clear evidence of compliance.
Non-Occupant Borrower	<ul style="list-style-type: none"> 1-unit property only Maximum 95% LTV/CLTV/HCLTV
Homebuyer Education	Purchase transactions: if all borrowers are first time homebuyers, then at least one borrower on the loan must complete the homeownership education or housing counseling requirements described in the Freddie Mac Seller Guide
Landlord Education	Purchase transactions: At least one borrower on the loan must complete Landlord Education for any loan secured by a 2-4 unit property. A complete list of acceptable landlord education programs can be found in the Freddie Mac Seller Guide
Non-Arm's Length Transactions	Permitted per the Freddie Mac Seller Guide
Credit	
AUS	<ul style="list-style-type: none"> LPA [Loan Product Advisor] with "Accept" findings required <i>Manual underwriting is not permitted</i>
Underwriting Authority	Delegated underwriting only
FICO Requirements	<ul style="list-style-type: none"> Minimum 620 FICO score Credit is evaluated by LPA
Non-Traditional Credit	<i>Use of non-traditional credit is not permitted</i>
Liabilities	<ul style="list-style-type: none"> Refer to the Freddie Mac Seller Guide <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>
Significant Derogatory Credit	Refer to the Freddie Mac Seller Guide
DTI	Evaluated and determined by LPA

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Employment/Income	
Income Limits	<ul style="list-style-type: none"> • <u>Lender must attempt to verify all income listed on the Uniform Residential Loan Application. Any discrepancies, including underreported income, must be corrected and submitted to LPA. All reported income that is verified and meets the criteria for stable monthly income must be used to qualify the borrower.</u> • <u>Income eligibility will be determined by the Loan Product Advisor findings</u> <ul style="list-style-type: none"> ○ As an additional resource, the FHLMC online income eligibility tool can be found at Home Possible Income & Property Eligibility
Employment/Income Verification	<ul style="list-style-type: none"> • Employment and income documentation must comply with the requirements of Loan Product Advisor Findings, Freddie Mac Home Possible Program and the Freddie Mac Seller Guide <ul style="list-style-type: none"> ○ Third party suppliers and distributors that generate employment and income verification reports are permitted for the purpose of verifying income and/or employment ○ If the verification is completed using employment and/or income information from an electronic database is no more than 35 days' old • 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 form is required <u>to be signed at closing</u> for all transactions • 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 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> • 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. • 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). ▪ <u>When a written VOE, form 1005, is used as a standalone income verification</u>



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	<ul style="list-style-type: none"> ▪ <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>
Rental Income	Refer to the Freddie Mac Seller Guide
Assets/Reserves	
Asset Documentation	<ul style="list-style-type: none"> • Must comply with the requirements of the LPA Findings and the Freddie Mac Seller Guide <ul style="list-style-type: none"> ◦ Third party suppliers and distributors that generate asset verification reports are permitted for the purpose of verifying assets
Reserves	<ul style="list-style-type: none"> • 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"> ◦ Principal and Interest payments on the mortgage ◦ Property hazard insurance premiums ◦ Real estate taxes ◦ When applicable: <ul style="list-style-type: none"> ▪ Mortgage Insurance Premiums ▪ Leasehold Payments ▪ Homeowner’s Association dues (excluding unit utility charges) ▪ Payments on secondary financing
Gifts	Refer to the Freddie Mac Seller Guide
IPC – Interested Party Contributions	Refer to the Freddie Mac Seller Guide
Down Payment Assistance	<ul style="list-style-type: none"> • <u>Down payment and closing cost assistance subordinate financing is not permitted</u> • Employer assistance is acceptable in accordance with Freddie Mac Seller Guidelines
Borrower Contribution	Refer to the Freddie Mac Seller Guide
Subordinate Financing	
New Subordinate Financing	<ul style="list-style-type: none"> • Refer to the Freddie Mac Seller Guide • <u>Down payment and closing cost assistance subordinate financing is not permitted</u>
Existing Subordinate Financing	Refer to the Freddie Mac Seller Guide
Property/Appraisal	
Eligible Property Types	<ul style="list-style-type: none"> • Single Family Detached • Single Family Attached • 2-4 Unit Detached • PUDs • Condominiums – must be Freddie Mac eligible • Rural Properties – in accordance with Agency Guidelines, properties must be residential in nature

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	<ul style="list-style-type: none"> Leaseholds – must be Freddie Mac eligible
Ineligible Property Types	<ul style="list-style-type: none"> <u>Manufactured Homes</u> Mobile Homes <u>Cooperatives</u> Condotels Hotel Condominiums Timeshares Working Farms and Ranches Unimproved Land <u>Community Land Trusts</u>
Appraisal Requirements	<ul style="list-style-type: none"> Appraisal waiver permitted in accordance with final LPA feedback certificate Appraisal Condition Rating of C5/C6 or a Quality Rating of Q6: not permitted <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>
Appraisal Transfers	Appraisal transfers are permitted in accordance with the Freddie Mac Seller Guide
Appraisal Re-Use	The re-use of an appraisal is permitted in according with the Freddie Mac Seller Guide
Condos/PUDs	<ul style="list-style-type: none"> Must follow Freddie Mac published Condominium Eligibility Guidelines Streamlined Condo review allowed in accordance with Freddie Mac Guidelines
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; 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"> Refer to the Freddie Mac Seller Guide regarding reason, type of improvements, time to complete, quality, disbursements, and post-closing documentation It is the Seller’s responsibility to forward final completion documents to Lakeview per Freddie Mac Seller Guide
Deed Restricted Properties	Refer to the Freddie Mac Seller Guide

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Primary Residence Conversion	Refer to the Freddie Mac Seller Guide
Geographic Restrictions	<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>
Special Restrictions	
High Cost Loans	<p><u>Lakeview will not purchase High Cost Loans.</u></p>
Higher Priced Mortgage Loans (HPML)	Refer to the Freddie Mac Seller Guide
Multiple Financed Properties	Refer to the Freddie Mac Seller Guide
Power of Attorney	<ul style="list-style-type: none"> • Generally, a Power of Attorney may be used for closing in the following scenarios: <ul style="list-style-type: none"> ○ Incapacitated Borrower – the borrower is incapacitated and therefore unable to sign documents due to some disability, legal/mental incapability, or he/she lacks the physical ability; <ul style="list-style-type: none"> ▪ Incapacitated borrowers must occupy the property as their primary residence; the underwriter must validate occupancy and review for any Red Flags within the loan file; ▪ Red Flag's Example: verify the signer of the POA is not acting as a straw buyer or purchasing an investment property utilizing the incapacitated borrower's credit. ○ Military Personnel – the borrower is currently deployed or stationed overseas in the military and is unable to sign documents or attend closing; ○ Hardship Circumstance – the borrower is unable to attend closing because he/she is out of the state or country for an extended period of time, bedridden, in the hospital with a serious illness, or the borrower is incarcerated. • A POA will not be permitted for borrowers that are on vacation or short term business trips. • Acceptable Types of Power of Attorney <ul style="list-style-type: none"> ○ Specific or Limited – this type of POA contains language that is specific or limited to the mortgage transaction providing authority over the real estate collateral or subject property; therefore the POA must specify the legal description, property address, and transaction type within the body of the document. It must be recorded at closing or prior to closing; ○ General Durable – A POA that provides for general powers, but also contains durability language is permitted. Traditionally, a POA becomes ineffective upon the disability of the principal. For mortgage financing transactions, the POA must remain valid even if the borrower becomes incapacitated or disabled prior to closing, therefore the POA must contain durability language. In order for the POA to be acceptable it must contain the following durability type of language 'This POA shall not terminate on the disability of the principal' or 'This POA is not affected by the subsequent disability of incapacity of the borrower'; and



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	<ul style="list-style-type: none"> o General Military – this type of POA is generally used in situations where a borrower or his/her spouse may be deployed or is on active duty and executed on a form provided by a branch of the military or armed forces. • All other POA requirements per the Freddie Mac Seller Guide must be followed.
Insurance	
Mortgage Insurance	<ul style="list-style-type: none"> • MI Coverage <ul style="list-style-type: none"> o 25% MI coverage for LTVs 90.01 – 97% o Standard MI coverage for LTVs of 90% or less • Split Premium MI is eligible subject to Freddie Mac Seller Guide • Financed MI is eligible subject to Freddie Mac Seller Guide • Lender paid single premium and borrower paid single premium MI is eligible subject to Freddie Mac Seller Guide • <u><i>Custom MI not permitted</i></u>
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
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 Seller Guide for transfer requirements.
Seasoning Requirements	Refer to Lakeview Loan Servicing Seller Guide
Escrow Waivers	<ul style="list-style-type: none"> • <u><i>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</i></u> • <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
Forbearance	<ul style="list-style-type: none"> • 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
Delivery Data	<ul style="list-style-type: none"> • The ULDD Data Point 238 and 404 must be delivered for all Home Possible Mortgage loans • In addition, one or more of the following ULDD Data Points may also be required: <ul style="list-style-type: none"> o 368 – Loans with Affordable Seconds o 576 & 577 – Borrower counseling type (HUD, MI Company, etc.) o 578 & 579 – Borrower counseling format (Classroom, Home Study, etc.) • All other applicable special feature codes in accordance with Freddie Mac requirements.

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Seller shall deliver loans that were originated in accordance with the Freddie Mac Single Family Seller Guide, unless otherwise stated in this product matrix.



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Version Control			
Author	Section	Date	Update
MM	Ineligible Products Types	01.28.22	CLARIFIED: Adjustable Rate Mortgages (ARMs) as ineligible product type
AS	Ineligible Product Types	12.09.22	Added: HUD184
AS	Ineligible Property Types	12.09.22	Removed: Group Homes
AS	COVID-19 Guidance	03.08.23	Removed from beginning of matrix
AS	Appraisal Requirements	03.08.23	Added: <i>Hybrid appraisals and the Property Data Report (PDR) are not permitted</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
AS	Employment/ Income verification	04.19.23	added <ul style="list-style-type: none"> 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. <p>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).</p>
SG	Appraisal Requirements	6.28.23	Removed: <i>Hybrid appraisals and the Property Data Report (PDR) are not permitted</i>
SG	Temporary Buydowns	8.16.23	Added: Requirements for Temporary Buydowns
SG	Version Control	8.16.23	Removed version control prior to 2022



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