



Correspondent

Lakeview Loan Servicing

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

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Fannie Mae SEL-2024-06

Channel:

- Correspondent Delegated
- All HFA (excluding DSHA and WSHFC)

Products:

- FNMA HFA Preferred

Effective Date: All locks on or after September 4, 2024

Lakeview is pleased to announce alignment with [Fannie Mae SEL-2024-06](#). Please refer to the announcement for complete details.

Freddie Mac Bulletin 2024-12

Channel:

- Correspondent Delegated
- All HFA (excluding CalHFA and WSHFC)

Products:

- FHLMC HFA Advantage

Effective Date: All locks on or after September 4, 2024, unless otherwise noted below.

Freddie Mac issued [Bulletin 2024-12](#) on September 4, 2024, to announce the following updates to the Seller's Guide:

- Fraud and Suspicious Activity and Quality Control – updated requirements for reporting suspected and confirmed fraud.
- Introduced the Tip Referral Tool.
- Revised requirement for reporting findings within 30 days, effective **11/4/2024**.
- Condo Project Advisor Project Assessment Request enhancement to the feedback certificate.

Lakeview will align with the Bulletin. Please read the Bulletin for complete details.

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Home in Five Program Change

Channel:

- Home in Five

Products:

- All

Effective Date: All locks on or after October 17, 2024

Lakeview would like to advise our lending partners that the Maricopa County IDA and the Phoenix IDA are retiring the additional down payment assistance in the Home in Five Advantage program for both targeted borrowers and BOOST borrowers' programs.

Borrowers will still be able to participate in the Home in Five Advantage program, which offers multiple down payment assistance options from 3% to 6%. The product matrices have been updated to reflect this change and updated, detailed information regarding the Home in Five down payment assistance programs is available on the [Resources for Lenders page](#) of the Home in Five website.

VA Circular 26-24-18 and Circular 26-24-18, Change 1

Channel:

- Correspondent Delegated
- All HFAs

Products:

- VA Standard and VA IRRRL (as applicable)

Effective Date: December 2, 2024

Lakeview will be aligning with the VA issued [Circular 26-24-18](#) and [Circular 26-24-18, Change 1](#) announced September 9th and October 4th, respectively. The circular and change announced a new Loan Guaranty Program Participant Management System for Lenders, and then updated the effective date to December 2, 2024. Please read the Circulars for complete details.

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VA Circular 26-24-19

Channel:

- Correspondent Delegated
- All HFAs

Products:

- VA Standard and VA IRRRL (as applicable)

Effective Date: Loans closed on or after January 1, 2025

VA issued [Circular 26-24-19](#) on September 13, 2024, to clarify when a lender needs to provide an invoice to support itemized fees and charges that are charged to or paid by the Veteran obtaining a VA guaranteed loan. Lakeview will be aligning with these changes. Please read the Circular for complete details.



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