

C2025-09 | April 9, 2025 Credit Policy Announcement



Correspondent

Lakeview Loan Servicing

Agency

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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 DU Release Notes V12.0

Channel:

- **Correspondent Delegated**
- CalHFA | DC HFA | Florida Housing | Home in Five | LHC | OH HFA | SC Housing | TSAHC

Products:

- **FNMA Conforming and High Balance**
- **FNMA HomeReady**
- **FNMA HFA Preferred**

Effective Date: During the weekend on May 17, 2025

On March 19, 2025, Fannie Mae announced a planned update to DU Version 12.0. The changes implemented in this release will apply to DU V.12.0 loan casefiles submitted or resubmitted to DU on or after the weekend of May 17, 2025.

Please read the DU Version 12.0 May Update Release Notes in its entirety for complete details.

FHA Mortgagee Letter 2025-08

Channel:

- **Correspondent Delegated**
- CalHFA | DC HFA | DSHA| Florida Housing | Home in Five | LHC | OH HFA | SC Housing | TSAHC

Products:

FHA Standard Mortgage Program

Effective Date: Immediately

public or individual consumers. Equal Housing Lender.

On March 19, 2025, FHA published Mortgagee Letter 2025-08 which cancels several previous appraisal policy mortgagee letters. We advise lenders to carefully consider how these changes might impact their current procedures.

Our lending partners are encouraged to review the FHA Mortgagee Letter for complete details.

Lakeview will align.



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New TSAHC No DPA Product

Channel:

TSAHC

Products:

All Products

Effective Date: April 14, 2025

Lakeview, in partnership with the Texas State Affordable Housing Corporation, is pleased to announce that starting April 14, 2025, TSAHC will introduce a No DPA Product (available with or without MCC) as part of the Home Sweet Texas and Texas Heroes programs. This No DPA offering will feature competitive rates designed to help low to moderate income borrowers achieve the goal of homeownership.

The Lakeview matrices will be updated accordingly and posted to AllRegs. Please visit the TSAHC website for complete second loan program details.



Contact Us