

C2025-15 | July 2, 2025 Credit Policy Announcement



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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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Contact Us (855) 253-8439

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New Georgia Dream Peach Advantage Program

Channel:

Georgia Department of Community Affairs'

Products:

- FNMA HFA Preferred
- FHLMC HFA Advantage

Effective Date: With Reservations on or after July 1, 2025

Lakeview is pleased to announce a new HFA partnership. Beginning July 1, 2025, Lakeview will be the Master Servicer for the Georgia Department of Community Affairs' (DCA) Georgia Dream Peach Advantage program. Conventional first mortgage loans via Fannie Mae's HFA Preferred and Freddie Mac's HFA Advantage programs will be available. Eligible first mortgage loans may be combined with several down payment assistance (DPA) second-lien options, **ranging from either** No DPA or DPA from **2% up to 5%.**

Georgia DCA loans are locked through Emphasys. As a reminder, please include the lender loan number when the lock is completed. This will ensure a smoother transition when the loan is delivered to Lakeview. To be best prepared for this exciting new opportunity, we encourage our lending partners to attend one of the training sessions held with Georgia DCA and Lakeview.

Please refer to the product matrix posted in AllRegs for complete guidelines of the first mortgage program. The Reference Library tab in LoanDock contains helpful documents such as the Quick Reference Guide and delivery checklists. The Training Resources houses videos and job aids including the Correspondent Website Job Aid. If additional assistance or training on the portal is needed, please contact Client Services at 855-253-8439, option 3. Visit the Georgia DCA program information page for all the second mortgage guidelines and full requirements of all of the down payment assistance programs which can be paired with the first mortgage.

Please see below for the upcoming Georgia Dream Peach Advantage training sessions. Click the corresponding link to register for **ONE** of the training sessions.

Tue, Jul 8, 2025, 1:30 PM - 3:00 PM (UTC-05:00) (EST) - Register here.

Tue, Jul 16, 2025, 11:30 AM - 1:00 PM (UTC-05:00) (EST) - Register here.

Tue, Jul 22, 2025, 1:30 PM - 3:00 PM (UTC-05:00) (EST) - Register here.

Tue, Jul 24, 2025, 1:30 PM - 3:00 PM (UTC-05:00) (EST) - Register here.

