



Correspondent

Lakeview Loan Servicing

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Contact Us
(855) 253-8439
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Fannie Mae SEL-2025-04

Channel:

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

Products:

- FNMA Conforming and High Balance
- FNMA HomeReady
- FNMA HFA Preferred
- The National

Effective Date: Immediately (unless otherwise noted)

Fannie Mae published [SEL-2025-04](#) on June 4, 2025, announcing the following Selling Guide updates below. Lakeview encourages all of our lending partners to read the announcement in its entirety for complete details.

- Uniform Appraisal Dataset (UAD) 3.6 Policy Supplement which outlines key changes to appraisal forms, policies, and requirements. Lenders can implement the UAD 3.6 policy changes for appraisal reports submitted to UCDP beginning **January 26, 2026**, but must do so for all new appraisal reports submitted to the UCDP on or after **November 2, 2026**.
 - Policies for appraisals completed under UAD 2.6 remain in the current Selling Guide.
- American National Standards Institute(ANSI) measurement terminology update: Effective for all loan applications dated on and after September 8, 2025.
- Modernization of lender quality control requirements for lender's QC processes and programs. The updated requirements can be implemented immediately but must do so for all QC reviews conducted on or after **September 2, 2025**.
- Miscellaneous updates to Limited Cash-Out Refinance Transactions and HomeReady Mortgage Loan and Borrower Eligibility.

Lakeview will align.

Freddie Mac Bulletin 2025-7

Channel:

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

Products:

- FHLMC Conforming and Super Conforming
- FHLMC Home Possible
- FHLMC HFA Advantage
- The National

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Effective Date: Immediately (unless otherwise noted)

Freddie Mac published Bulletin [2025-7](#) on June 4, 2025, announcing Selling Guide updates including but not limited to the topics below:

- Uniform Appraisal Dataset (UAD) 3.6 which outlines key changes to appraisal forms, policies, and requirements. Lenders can implement the UAD 3.6 policy changes for appraisal reports submitted to UCDP beginning **January 26, 2026**, but must do so for all new appraisal reports submitted to the UCDP on or after **November 2, 2026**.
- Information Security updates to various topics. Effective **September 11, 2025**.
- Automated Employment Assessment expansion: Form 1099 is now an eligible earning type in LPA.
- Employed Income: removed the W2 documentation requirement for military base pay and entitlements.
- Additional Guide Updates: Electronic transaction, and document custody requirements.

Please read the announcement in its entirety for complete details.

Lakeview will align except for the electronic transaction update. Lenders must continue to follow the Lakeview Seller Guide regarding electronic signature requirements.

USDA Procedure Notice 645

Channel:

- Correspondent Delegated
- CalHFA | DSHA | Florida Housing | OH HFA | SC Housing | TSAHC

Products:

- USDA Guaranteed Rural Housing Program

Effective Date: June 18, 2025

USDA issued [Procedure Notice 645](#) on June 18, 2025, announcing the 2025 Income Limits for the SFGL Program.

Please review the Procedure Notice for complete details.

Lakeview will align.

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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. On July 1, 2025, Lakeview became 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%.**

To participate, each lender must be approved by Georgia DCA, execute the 2025.5.4 version of the Seller Agreement, ensure that all participating staff attend a Peach Advantage lender training session, and obtain a Peach Advantage training completion certificate. Additionally, each lender must designate an administrator for both the Georgia DCA and Lakeview LoanDock systems. These requirements must be completed before DCA will enable the lender to lock or reserve Peach Advantage products.

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 remaining training sessions.

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](#).

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Ohio Housing Finance Agency Program Update

Channel:

- OHFA

Products:

- All Products

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

Effective with reservations on or after July 1st, OHFA's down payment assistance will change to 3% for Conventional loans and 3.5% for Government loans.

OHFA is also introducing a new product called FTHB Edge, which will allow borrowers with incomes greater than non-target limits but still less than (or equal to) target income limits to purchase homes in non-targeted areas that they would otherwise not qualify for based on their higher income.

Grants for Grads will also be changing. Borrowers using this program must now have graduated within 18 months of the reservation date to qualify.

Please refer to the [OHFA website](#) for complete second mortgage program details. The OHFA product matrices have been updated accordingly and posted to [AllRegs](#).

The National Program Update

Channel:

- Correspondent Delegated

Products:

- The National

Effective Date: July 11, 2025

Lakeview, in partnership with Springboard CDFI, would like to announce that effective July 11, 2025, the program will no longer be available in the state of Georgia. This does not include active pipeline loans.

July 10, 2025, will be the last day to lock a loan in the state of Georgia. If lenders have Georgia borrowers wishing to lock a conventional loan with down payment assistance, we encourage you to consider the Georgia Department of Community Affairs's (DCA) Georgia Dream Peach Advantage Loan Program. Lakeview is the Master Servicer for this conventional loan program. Please visit the GA DCA [website](#) for complete second mortgage guidelines.

The National product matrix has been revised and is now available on [AllRegs](#). Lenders should contact their Regional Vice President for all required Springboard legal documents, updated program guides, and State matrices.

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DC HFA Program Expansion

Channel:

- DC HFA

Products:

- VA Standard Mortgage Program

Effective Date: With Reservations on or after July 9, 2025

Lakeview, in collaboration with the DC Housing Finance Agency (HFA), is pleased to announce that starting with locks on or after July 9, 2025, the program will now encompass VA eligibility. Below are several key points regarding Lakeview's eligibility for VA financing:

- Min 640 FICO required
- 45% Max Debt to Income
- Fannie Mae Desktop Underwriter (DU) with 'Approve / Eligible' or Freddie Mac Loan Prospect Advisor (LPA) with 'Accept' recommendation.
- Manual underwriting is not permitted

Refer to the Lakeview product matrix posted on [AllRegs](#) for complete requirements. Please visit the DC [website](#) for full second loan program guidelines.

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