



Correspondent

Lakeview Loan Servicing

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Silver Hill Capital offers Non-Agency products.

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



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Fannie Mae LL-2025-03

Channel:

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

Products:

- **The National**
- **Silver Hill Capital Fannie Mae Conforming & High Balance**
- **FNMA Conforming and High Balance**
- **FNMA HomeReady**
- **FNMA HFA Preferred**

Effective Date: Immediately

Fannie Mae issued [LL-2025-03](#) on October 1, 2025, announcing temporary guidance for specific selling and servicing policies that may be impacted by the federal government shutdown.

The temporary guidance includes flexibilities related, but not limited to, verification of employment, income documentation, and other government verification requirements. These flexibilities are designed to help lenders continue originating and servicing loans during periods when standard government processes may be delayed or unavailable.

Lakeview/Silver Hill Capital will align with this temporary guidance where applicable and encourage our lending partners to review the Lender Letter in its entirety for complete details to ensure compliance with the temporary measures.

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Freddie Mac Bulletin 2025-E

Channel:

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

Products:

- **The National**
- **Silver Hill Capital Freddie Mac Conforming & Super Conforming**
- **FHLMC Conforming and Super Conforming**
- **FHLMC Home Possible**
- **FHLMC HFA Advantage**

Effective Date: Immediately, unless otherwise noted

Freddie Mac issued [Bulletin 2025-E](#) on October 1, 2025, providing temporary guidance for some Selling Guide requirements that may be impacted due to the federal government shutdown.

The bulletin outlines specific flexibilities regarding income verification, employment documentation, and other eligibility criteria for loans in process during the government shutdown.

Lakeview/ Silver Hill Capital will align with the temporary guidance as stated and encourages all lenders to read the Bulletin for complete details.

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FHA INFO-2025-49

Channel:

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

Products:

- **FHA Standard Program**
- **FHA Streamline Program**

Effective Date: Immediately

FHA issued INFO-2025-49 on October 1, 2025, outlining operations and system availability during the federal government shutdown. FHA endorsements will continue, new case numbers will be available, and some systems will remain operational.

FHA has not published the standalone INFO-2025-49 on its website due to limited staff availability but the details for the Single-Family Housing Program can be found in the [HUD Contingency Plan for Possible Lapse in Appropriations 2025](#).

Please review the Single-Family Housing Program section for complete details.

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VA

Channel:

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

Products:

- **VA Standard**
- **VA IRRRL**

Effective Date: Immediately

VA has not issued a formal announcement regarding the potential impact of the government shutdown but has stated that it will continue to operate its loan guaranty programs for the near future using available funding from previous budgets.

However, available staff to answer questions will be diminished since approximately 70% of Veterans Benefits Administration staff (which includes loan guaranty staff) are funded through annual appropriations and are expected to be furloughed in the shutdown.

USDA

Channel:

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

Products:

- **USDA Guaranteed Rural Housing Program**

Effective Date: Immediately

USDA issued its [Lapse of Funding Plan](#) on September 30, 2025. Approximately 80% of Rural Development (RD) staff will be furloughed. USDA will not issue guarantee loan conditional commitments during the shutdown and emphasized they will not guarantee loans that were closed during the shutdown without conditional commitments.

Please review the Lapse of Funding Plan for complete details.

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