



Correspondent

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- Electronic Promissory Notes (eNotes)

Silver Hill Capital offers Non-Agency products.

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



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Contact Us

(855) 253-8439

www.lakeviewcorrespondent.com



eNotes Eligibility

Channel:

- Correspondent Delegated

Products:

- FNMA Conforming and High Balance
- FNMA HomeReady
- FHLMC Conforming and Super Conforming
- FHLMC Home Possible
- FHA Standard Program
- FHA Streamline Program
- VA Standard Program
- VA IRRRL
- USDA Guaranteed Rural Housing Program

Effective Date: For all new locks and bids on or after October 22, 2025

Lakeview Loan Servicing is pleased to announce that electronic promissory notes (eNotes), including remote online notarization (RON) mortgages are now eligible for purchase. **Sellers must be expressly authorized by Lakeview Loan Servicing to submit eNotes in connection with the sale of loans for purchase, and must have the ability to originate, process, close, and sell loans involving eNotes using the MERS® eRegistry.**

At this time, the Housing Finance Agencies (HFAs) **will not align** with the use of eNotes and RON Mortgages for second liens notes.

Additionally, the **Lakeview National program** will not align with the use of eNotes and RON Mortgages for second liens notes.

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National Program Expansion

Channel:

- Correspondent Delegated

Products:

- The National

Effective Date: Locks on or After October 22, 2025

Lakeview, in collaboration with Fahe and Springboard CDFI, is pleased to announce that starting with locks on or after October 22, 2025, the program will be available in the states of Indiana, Vermont, and Rhode Island.

The National product matrix has been updated accordingly in [AllRegs](#).

eNotes Eligibility

Channel:

- Correspondent Delegated

Products:

- Silver Hill Capital Fannie Mae Conforming & High Balance
- Silver Hill Capital Freddie Mac Conforming & Super Conforming

Effective Date: For all new locks and bids on or after October 22, 2025

Silver Hill Capital is pleased to announce that electronic promissory notes (eNotes) are now eligible for purchase. **Sellers must be expressly authorized by Silver Hill Capital to submit eNotes in connection with the sale of loans for purchase, and must have the ability to originate, process, close, and sell loans involving eNotes using the [MERS® eRegistry](#).**

These electronic documents will be permitted on the below listed products only.

- Silver Hill Capital Fannie Mae Conforming & High Balance
- Silver Hill Capital Freddie Mac Conforming & Super Conforming

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Silver Hill Capital Jumbo AUS Update

- ARMs and 15 Year Fixed Rate – Maximum Loan Amount Increase

Channel:

- **Correspondent Delegated & Non Delegated**

Products:

- **Silver Hill Capital Jumbo AUS**

Effective Date: For all new locks and bids on or after October 22, 2025

We are pleased to announce the expansion of the Bayview Jumbo AUS product to allow increased maximum loans amounts up to \$3,000,000 on 15 year fixed and ARM loan terms. The previous maximum loan amount for these terms was \$2,000,000.

The updated 15 year fixed rate and ARM eligibility grid is shown below.

Silver Hill Capital Jumbo AUS Eligibility Matrix				
15 Year Fixed Rate and ARMs				
Primary Residence Purchase, Rate and Term Refinance				
Transaction Type	Units	FICO ⁵	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount
Purchase, Rate and Term Refinance	1	700 ²	70%	\$1,000,000
		720	80%	\$2,000,000 ¹
		740	80%	\$3,000,000 ¹
Primary Residence Cash-Out Refinance				
Transaction Type	Units	FICO ³	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount ¹
Cash-Out Refinance	1	720	65%	\$1,000,000
		740	65%	\$2,000,000 ¹
		760	65%	\$3,000,000 ¹

The Jumbo AUS product matrices for delegated and non-delegated have been updated to reflect the above changes and published to the [Lakeview Correspondent Website](#) for your convenience. Please contact your Regional Vice President or Business Development Director with any questions.

Thank you for your continued partnership. We look forward to supporting your lending needs with these exciting new updates.

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Lakeview Seller Guide Update

- Electronic Promissory Notes (eNotes)

Channel:

- **Correspondent Delegated**

Effective Date: Immediately

For detailed guidance and requirements for delivering eNotes and RON recordings to Lakeview Loan Servicing, refer to the updated sections of the **Lakeview Seller Guide** below. Our final document/trailing document requirements remain unchanged.

- B406 Electronic Promissory Note (eNotes)
- B600 Closed Loan
- Chapter 7 Definitions

Please contact your VP or AVP of Correspondent Sales with any questions.

Special Products Seller Guide Update

- Electronic Promissory Notes (eNotes)

Channel:

- **Correspondent Delegated**

Effective Date: Immediately

The Special Products Seller Guide has been updated to permit the use of eNotes and RON Mortgages.

Please refer to the below referenced sections of the Special Product Seller Guide for detailed guidance and requirements for delivering eNotes to Silver Hill Capital.

- B607 Electronic Promissory Notes (eNotes)
- B801 Closed Loan
- Chapter 9 Definitions

Please contact your VP or AVP of Correspondent Sales with any questions.

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