



Correspondent

Lakeview Loan Servicing

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## **Fannie Mae SEL-2025-09**

### **Channel:**

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

### **Products:**

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

### **Effective Date: Immediately**

Fannie Mae issued [SEL-2025-09](#) on November 5, 2025, announcing the following updates to the Selling Guide:

- Relief from enforcement of reps and warranties for certain undisclosed non-mortgage liabilities.
- Expanded eligibility criteria for Single-closing construction-to-permanent loans.
- Removing minimum credit score requirements for DU loans. **Lakeview/SHC will continue to require a minimum credit score as detailed in the product matrices.**

Lakeview/SHC will align with the updates where applicable.

Please read the announcement for complete details

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## Freddie Mac Bulletin 2025-15

### Channel:

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

### Products:

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

### **Effective Date: Immediately, unless otherwise noted.**

Freddie Mac issued [Bulletin 2025-15](#) on November 5, 2025, announcing Seller Guide updates including but not limited to the topics below:

- Expanded eligibility requirements for mortgages secured by Manufactured Homes containing ADUs.
- Rental income as an eligible income type for automated income assessments when using LPA and the Freddie Mac Income Calculator—**effective on or after March 1, 2026**.
- Mortgage eligibility and documentation enhancements to mortgages made pursuant to employee relocation programs.
- Updated signature requirements for final loan applications that are signed electronically.

Lakeview/SHC will align where applicable but would like to remind Lenders that manufactured homes are only permitted for specific HFAs, see the applicable HFA matrix for requirements.

Please read the announcement for complete details.

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## **FHA INFO**

- [2025-51](#)
- [2025-52](#)

### **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: as noted**

FHA issued two INFO messages on November 19, 2025, and November 26, 2025.

- [INFO 2025-51](#) announced FHA's waiver of "Important Notice to Homebuyers" requirement.
- [INFO 2025-52](#) announced published updates to the Handbook 4000.1. No policy changes were a part of this announcement but included the incorporation of previously published Mortgagee Letters and various technical edits, including hyperlink updates.

Lakeview will align and encourages Lenders to read both INFO messages for complete details to determine if any updates to internal processes will be required.

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## **USDA Procedure Notice 651**

### **Channel:**

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

### **Products:**

- **USDA Guaranteed Rural Housing Program**

### **Effective Date: Immediately**

[Procedure Notice 651](#) was issued on November 26, 2025, to announce updates and revisions to HB-1-3555, Chapter 11 including but not limited:

- Permitting a PITI ratio up to 29%.
- Clarification on the treatment of debts.
- Revised ratio wavier guidance.

Lakeview will align. Please read the Procedure Notice for complete details.

## **2026 Conforming Loan Limits**

### **Channel:**

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

### **Products:**

- **Fannie Mae HFA Preferred**
- **Freddie Mac HFA Advantage**

On December 3, 2025, Lakeview announced alignment with the Federal Housing Finance Agency (FHFA) 2026 Conforming Loan Limits. Lakeview is pleased to announce that the 2026 limits are available immediately for all our Housing Finance Agency (HFA) partners, except for CalHFA and Florida Housing, whose limits will take place on January 1, 2026.

As a reminder, the current sales price limits for HFA loans still apply. Please visit the appropriate Housing Finance Agency website for complete second mortgage program guidelines.

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### **TSAHC Program Expansion**

- Permanent Interest Rate Buydown

#### **Channel:**

- TSAHC

#### **Products:**

- All Products

#### **Effective Date: For all locks on or after December 10, 2025**

The Texas State Affordable Housing Corporation (TSAHC), in conjunction with Lakeview, are excited to announce that Permanent Interest Rate Buydowns are now eligible for the TSAHC program. These changes are effective for loans locked on or after December 10<sup>th</sup>. Permanent interest rate buydowns must be requested by the lender at the time of lock via the Lakeview Commitment Desk at [commitmentdesk@silverhillcap.com](mailto:commitmentdesk@silverhillcap.com). Once the loan is locked, the lender should contact the Commitment Desk for updated pricing.

The following highlight the eligibility for permanent interest rate buydowns, as applicable per product:

- Buydown funds may come from:
  - The seller
  - Lender
  - Any other interested party (as allowed by agency guidelines)
- Borrower funded buydowns are not allowed

Please refer to the TSAHC product matrices posted in AllRegs for complete permanent buydown requirements. Please contact your VP or AVP of Correspondent Sales with any questions.

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## **Silver Hill Capital Bank Statement Update**

### **Channel:**

- **Correspondent Delegated and Non-Delegated**

### **Products:**

- **Silver Hill Capital Bank Statement**

### **Effective Date: For all new locks and bids on or after December 10, 2025**

Effective immediately, properties located in Baltimore, Maryland are no longer eligible for purchase under our Bank Statement program.

The Bank Statement 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 Vice President or Assistant Vice President of Correspondent Sales with any questions.

We appreciate your continued partnership and thank you for your attention to this important update.

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## DocGenius Portal – Updated Delivery Options

### Channel:

- **Correspondent Delegated and Non-Delegated (Lakeview and Silver Hill Capital)**
- **All HFA**

### Products:

- **All Products**

### Effective Date: Immediately

Lenders will now see **two delivery options** within the DocGenius Portal:

- **Lakeview Loan Servicing**
- **Bayview Loan Servicing**

Please upload final documents to the correct entity based on where the loan is being delivered. Selecting the appropriate option will help prevent processing delays.

### Reminder:

Lakeview and Silver Hill Capital partner with Indecomm to manage the submission, review, and processing of all Correspondent final documents. Sellers are required to create an online DocGenius account with Indecomm to access reporting, retrieve document statuses, update contact information, and establish SFTP connections.

Indecomm provides monthly reports to lenders who have at least one active contact listed in the DocGenius Portal. Lakeview and Silver Hill Capital **do not** manage lender contacts. Therefore, lenders must ensure at least one active contact is listed in DocGenius to receive reports. To request portal access and manage contacts, lenders should email Indecomm at [DocGeniusAdmin@indecomm.net](mailto:DocGeniusAdmin@indecomm.net). Sellers are solely responsible for ensuring timely delivery of final documents to avoid penalties.

Final documents not cleared by Indecomm within 120 days of purchase will incur late fees of \$50 per document, per month, with a maximum charge of \$200 per document. To ensure all final documents are properly received with Indecomm, it is recommended that lenders include a shipping manifest found in the Reference Library in LoanDock and [LakeviewCorrespondent.com](http://LakeviewCorrespondent.com) with each shipment.

Please contact your VP of Correspondent Sales or Client Manager for questions.

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## Updated Final Document Delivery Instructions

### **Channel:**

- **Correspondent Delegated and Non-Delegated (Lakeview and Silver Hill Capital)**
- **All HFA**

### **Products:**

- **All Products**

### **Effective Date: Immediately**

Lakeview and Silver Hill Capital, in partnership with Indecomm, have updated the procedures for delivering final documents. Please review the updated shipping details and portal delivery options below in their entirety to ensure timely and accurate delivery.

### **Shipping Updates**

#### **Lakeview Loan Servicing – Updated Mail Stop Code**

Please use the following updated address when shipping final documents for Lakeview Loan Servicing:

Indecomm Global Services

Attn: Final Docs

**Mail Stop: FD-LLS-3400**

1427 Energy Park Drive

St. Paul, MN 55108

#### **Silver Hill Capital – No Change to Mailstop Code**

The mailing address for Silver Hill Capital remains the same:

Indecomm Global Services

Attn: Final Docs

**Mail Stop: FD-BV-9902**

1427 Energy Park Drive

St. Paul, MN 55108

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## Lakeview Seller Guide Update

### **Channel:**

- **Correspondent Delegated**
- **All HFA**

**Chapter B601—Final Documents** in the Lakeview Seller Guide has been updated to reflect the new mail stop code (FD-LLS-3400) outlined in the previously topic.

The Lakeview Seller Guide has been published to [AllRegs](#).

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