



Correspondent

Lakeview Loan Servicing

Agency

Fannie Mae SEL-2026-03.....Page 2

Freddie Mac Bulletin 2026-4.....Page 3

Affordable Lending

DSHA Program Enhancements.....Page 4

Silver Hill Capital

Non-Agency

Rhode Island Pre-Payment Penalty Update.....Page 5

Operational Updates

**Operational Update-Silver Hill Capital.....Page 6
Form 8821**

**Operational Update-Lakeview.....Page 7
Form 8821**

Matrix Updates.....Page 8

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
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Fannie Mae SEL-2026-03

Channel:

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

Products:

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

Effective Date: Immediately, or as otherwise noted.

Fannie Mae issued [SEL-2026-03](#) on April 1, 2026, announcing the following updates:

- Lender quality control efficiencies: streamlining reverification standards, reinstating flexibility in prefunding sampling, and simplifying QC management reporting.
- Desktop Underwriter® (DU®) archival policy: aligning DU archival policy with standard construction periods.
- Miscellaneous update:
 - Employer-level income validation in DU validation service.

Lakeview/SHC will align.

Please read the announcement for full details.

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Freddie Mac Bulletin 2026-4

Channel:

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

Products:

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

Effective Date: Immediately, or as otherwise noted.

Freddie Mac issued [Selling Bulletin 2026-4](#) on April 1, 2026, announcing Seller Guide updates including but not limited to the topics below:

- **Credit underwriting**
 - Simplified requirements for age of tax returns.
 - A specification related to the premium for optional flood insurance.
 - Specifications related to accounts held in a Living Trust when the asset is used as a basis for repayment of obligations.
 - Added specificity for the treatment of automobile lease payments.

Lakeview/SHC will align.

Please read the announcement for full details.

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DSHA Program Enhancements

Channel:

- **DSHA**

Products:

- **FNMA HFA Preferred**
- **FHLMC HFA Advantage**

Effective Date: Immediately

Lakeview, along with the Delaware State Housing Authority (DSHA), would like to notify Correspondent Lenders that DSHA has added Fannie Mae HFA Preferred to their product offerings.

Community Land Trusts have been added as an eligible property type for both HFA Preferred and HFA Advantage products.

Increased DPA options have been added to the [Welcome Home](#) program.

The DSHA Conventional Matrix has been updated and published on [AllRegs](#).

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Rhode Island Pre-Payment Penalty Update

Channel:

- **Correspondent Delegated**

Products:

- **Silver Hill Capital Agency Investor Plus**
- **Silver Hill Capital Bank Statement**
- **Silver Hill Capital DSCR**

Effective Date: Immediately

The above referenced products have been updated to reflect changes to Rhode Island state pre-payment penalty requirements as detailed below. As a reminder, Lenders are responsible for ensuring that all loans are originated in accordance with all applicable federal, state, and local laws, regulations, and requirements.

Rhode Island

Prepayment penalty max 2% of balance during first year. No penalty permitted after first year.

The impacted product matrices 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

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Operational Update-Silver Hill Capital

- **Form 8821**

Channel:

- **Correspondent Delegated**

Products:

- **Silver Hill Capital Fannie Mae Conforming & High Balance**
- **Silver Hill Capital Freddie Mac Conforming & Super Conforming**
- **Silver Hill Capital Agency Investor Plus**
- **Silver Hill Capital Bank Statement**
- **Silver Hill Capital Jumbo AUS**
- **Silver Hill Capital Jumbo Plus AUS**

Effective Date: Immediately

Silver Hill Capital is pleased to announce that Form 8821 will now be accepted as an alternative to Form 4506-C. Templates of Form 8821 for both Individual and business are accessible through our vendor partner Halcyon, accompanied by their consent form. All loans submitted for purchase to Silver Hill Capital must have either a fully executed Form 4506-C or Form 8821 signed by all borrowers for all transactions in accordance with the requirements as specified in the above referenced product guides. Lenders will need to set up an account with Halcyon to begin this process.

Please reach out to your VP or AVP of Sales for additional details.

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Operational Update-Lakeview

- **Form 8821**

Channel:

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

Products:

- **Lakeview National**
- **FNMA Conforming and High Balance**
- **FNMA HomeReady**
- **FNMA HFA Preferred**
- **FHLMC Conforming and Super Conforming**
- **FHLMC Home Possible**
- **Texas 50(a)(6) Program**
- **FHA Standard Program**
- **FHA Streamline Program**
- **VA Standard Program**
- **USDA Guaranteed Rural Housing Program**

Effective Date: Immediately

Lakeview is pleased to announce that Form 8821 will now be accepted as an alternative to Form 4506-C. Templates of Form 8821 for both Individual and business are accessible through our vendor partner Halcyon, accompanied by their consent form. Lenders will need to set up an account with Halcyon to begin this process.

For all loans submitted to Lakeview for purchase, either a fully executed Form 8821 or Form 4506-C must be provided, with the required form *signed at closing*.

Please reach out to your VP or AVP of Sales for additional details.

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Matrix Updates

Channel:

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

Products:

- **Lakeview National**
- **FNMA Conforming and High Balance**
- **FNMA HomeReady**
- **FNMA HFA Preferred**
- **FHLMC Conforming and Super Conforming**
- **FHLMC Home Possible**
- **FHLMC HFA Advantage**
- **Texas 50(a)(6) Program**
- **FHA Standard Program**
- **FHA Streamline Program**
- **VA Standard Program**
- **USDA Guaranteed Rural Housing Program**

Effective Date: Immediately

Lakeview has changed its overlay policy regarding the use of Request for VOE, Form 1005, as the sole document for income verification. Previously, tax transcripts were required if Form 1005 was used alone. The updated overlay policy eliminates the need for a tax transcripts; and now requires either the borrower's most recent paystub, or their most recent W-2 when Form 1005 is used alone.

All impacted product matrices, including the Correspondent Overlay Matrix have been updated and published on [AllRegs](#) to reflect the changes detailed above.

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