



## Correspondent

### Lakeview Loan Servicing

#### Agency

**Approved Credit Score Models Update.....Page 2**

- Fannie Mae SEL-2026-04
- Freddie Mac Bulletin 2026-D

**Freddie Mac Bulletin 2026-6.....Page 3**

#### Affordable Lending

**DC Housing Addition of MRB Program.....Page 4**

**Connecticut Housing Update.....Page 4**

### Silver Hill Capital

#### Non-Agency

**Accommodation Rider Requirement.....Page 5**

Silver Hill Capital offers Non-Agency products.  
Lakeview Loan Servicing, LLC offers traditional Agency, FHA, USDA, and VA products.



© 2026 Lakeview Loan Servicing, LLC NMLS #391521, and Silver Hill Capital NMLS #2469. This information is for lending institutions only and not intended for use by individual consumers or borrowers. SHC programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

**Contact Us**  
(855) 253-8439  
[www.lakeviewcorrespondent.com](http://www.lakeviewcorrespondent.com)

## Approved Credit Score Models Update

### Channel:

- Correspondent Delegated
- All HFA

### Products:

- All Products

### Effective Date: N/A

In collaboration with U.S. Federal Housing (FHFA), Fannie Mae and Freddie Mac are implementing two new credit score models--VantageScore 4.0, and FICO Score 10T, that were approved by FHFA on April 22, 2026.

Both agencies will begin accepting approved versions of VantageScore 4.0 for immediate use, in a limited rollout period **for approved lenders and sellers only**. The implementation of FICO Score 10T will follow at a later date with advance notice from Fannie Mae and Freddie Mac.

Lakeview/Silver Hill Capital **will not** align with this policy change at this time and will continue to require Classic Fico® for all loans submitted for purchase. Future policy updates related to our credit score requirements will be communicated when applicable.

Please review [SEL 2026-04](#) and [Bulletin 2026-D](#) for complete details.

Silver Hill Capital offers Non-Agency products.  
Lakeview Loan Servicing, LLC offers traditional Agency, FHA, USDA, and VA products.



© 2026 Lakeview Loan Servicing, LLC NMLS #391521, and Silver Hill Capital NMLS #2469. This information is for lending institutions only and not intended for use by individual consumers or borrowers. SHC programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

**Contact Us**  
(855) 253-8439  
[www.lakeviewcorrespondent.com](http://www.lakeviewcorrespondent.com)

## Freddie Mac Bulletin 2026-6

### 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 HFA Advantage**

### Effective Date: Immediately

Freddie Mac issued [Bulletin 2026-6](#) on May 6, 2026, announcing Seller Guide updates including but not limited to the topics below:

- Updated guidance for hourly wage earners using income commencing or changing after the Note date to qualify.
- Expanded requirements for property tax abatements and exemptions.
- Changes to Condominium Project-Exempt from Review requirements.

Lakeview/SHC will align.

Please read the Bulletin for complete details.

Silver Hill Capital offers Non-Agency products.

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



© 2026 Lakeview Loan Servicing, LLC NMLS #391521, and Silver Hill Capital NMLS #2469. This information is for lending institutions only and not intended for use by individual consumers or borrowers. SHC programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

### Contact Us

(855) 253-8439

[www.lakeviewcorrespondent.com](http://www.lakeviewcorrespondent.com)

## **DC Housing Addition of MRB Program**

**Channel:**

- DC HFA

**Effective Date: Immediately**

DC Housing has launched HomeAdvantage DC mortgage revenue bond program for low-to-moderate-income individuals and families looking to purchase a home with a below-market 30 year fixed interest rate in the District of Columbia.

Single-family attached and detached properties, condominiums, and townhomes are covered under the program.

Prospective borrowers must have a minimum credit score of 640 and be a first-time homebuyer or not owned a property in the past three years.

Eligible borrowers have the opportunity to combine the HomeAdvantage DC program with a 0% deferred downpayment assistance loan of up to 3.5% of sales price.

Buyers must meet income and purchase price limits.

See [DC Housing Website](#) for more information.

DC Housing Conventional and DC Housing Government Matrices have been updated in AllRegs to reflect the HomeAdvantage DC Bond Program.

## **Connecticut Housing Update**

**Channel:**

- CHFA

**Effective Date: Immediately**

CHFA has added "Leaseholds" to Eligible Property Types for their conventional and government programs.

CHFA Conventional and Government Matrices have been updated in AllRegs.

Silver Hill Capital offers Non-Agency products.

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



© 2026 Lakeview Loan Servicing, LLC NMLS #391521, and Silver Hill Capital NMLS #2469. This information is for lending institutions only and not intended for use by individual consumers or borrowers. SHC programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

**Contact Us**  
(855) 253-8439  
[www.lakeviewcorrespondent.com](http://www.lakeviewcorrespondent.com)

## **Accommodation Rider Requirement**

### **Channel:**

- **Correspondent Delegated**

### **Products:**

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

### **Effective Date: For all new locks and bids on or after May 27, 2026**

For all loans submitted for purchase to Silver Hill Capital in the above referenced products, an **Accommodation Rider** must be included in the closed loan package under the circumstances outlined below. This requirement is being implemented to clarify the relationship between the obligor under the Note and the entity granting the lien as well as to ensure consistency within the loan file and strengthen lien enforceability.

The Accommodation Rider is required when:

- The loan is closed using residential loan documents (rather than commercial closing documents), and;
- The Promissory Note is executed by a natural person, and;
- Title to the subject property is vested in a business entity, i.e., Limited Liability Company (LLC), Corporation, Partnership

In these transactions, the Security Instrument is typically executed by the vested entity appearing on title, while the Note is signed individually by the borrower. The Accommodation Rider is required to acknowledge and document the entity's agreement that the subject property secures the obligations evidenced by the Note.

We have partnered with DocMagic and ICE Mortgage Technology's Encompass Docs Solution to add closing document plan codes for our suite of Silver Hill Capital products. The Accommodation Rider form is also available on the [Lakeview Correspondent Website](#) in the Forms section under the Non-Agency Tools & Resources tab.

The Silver Hill Capital DSCR and Agency Investor Plus product guides have been 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 adherence to this form requirement.

Silver Hill Capital offers Non-Agency products.

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



© 2026 Lakeview Loan Servicing, LLC NMLS #391521, and Silver Hill Capital NMLS #2469. This information is for lending institutions only and not intended for use by individual consumers or borrowers. SHC programs are offered to qualified residential lending institutions and are not applicable to the general public or individual consumers. Equal Housing Lender.

### **Contact Us**

(855) 253-8439

[www.lakeviewcorrespondent.com](http://www.lakeviewcorrespondent.com)