



## Correspondent

### Lakeview Loan Servicing

#### Affordable Lending

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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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#### Contact Us

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## Florida Housing – Freddie Mac Updated Manufactured Housing LTV/CLTV

### Channel:

- Florida Housing

### Products:

- FHLMC HFA Advantage

### Effective Date: Immediately

Florida Housing is pleased to announce expanded Manufactured Housing LTV/CLTV for Freddie Mac's HFA Advantage product. This pilot program offers Florida Housing a 95% LTV and 105% CLTV variance. The higher LTV/CLTV is not incorporated into LPA since it is not available to all housing agencies.

Lenders can expect to receive an **"Accept"** Risk class and **"Ineligible"** Purchase Eligibility results on the LPA Feedback Certificate when the subject property is a manufactured home and the CLTV is greater than 95%. This is acceptable under the approved variance provided that the only purchase restriction is PUR0138.

*PUR0138 - Purchase Restriction - "The loan was submitted with a Total LTV ratio of ~Combined LTV Ratio Percent~, which exceeds the maximum Total LTV ratio of 95% for a purchase transaction Loan Product Advisor Accept mortgage, secured by a primary residence manufactured home".*

Matrices are updated in AllRegs.

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## CalHFA University of California Shared Appreciation Loan Program

**Channel:**

- CalHFA

**Products:**

- FNMA HFA Preferred

**Effective Date: Immediately**

CalHFA is pleased to announce the University of California Santa Cruz (UCSC) Shared Appreciation program for eligible staff of the University of California Santa Cruz.

For UCSC: All borrowers must not have owned a primary residence within the prior 12 months in Santa Cruz, San Mateo, Santa Clara, San Benito, or Monterey counties.

Income limits cannot exceed [CalHFA income limits](#).

UC Shared Appreciation loan provides up to 20% down payment and shares up to 20% of the home price appreciation.

The Combined Loan-to-Value (CLTV) cannot exceed 105%

Follow UC Conventional first mortgage guidelines for minimum credit score requirements and maximum Debt-to-Income ratio requirements.

Review UC Shared Appreciation Handbook for details on Shared Appreciation Loan Terms.

Matrices are updated in AllRegs

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