



Correspondent

Lakeview Loan Servicing

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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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Operational Updates

Correspondent Matrix

Updates.....Page 12

- Fannie Mae HomeReady®
- Freddie Mac HomePossible®

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Fannie Mae SEL 2026-06

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

Fannie Mae issued [SEL-2026-06](#) on June 3, 2026, announcing the retirement of rural high-needs value acceptance, and clarifications to authorized user tradelines and tax return/tax transcript documentation requirements.

Lakeview/SHC will align. Please read the announcement for complete details.

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Freddie Mac Bulletin 2026-7

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 2026-7](#) on June 3, 2026, announcing Seller Guide updates including but not limited to the topics below:

- Expanded requirements for history of receipt for non-self-employed borrowers receiving guaranteed payments for services from a partnership (Schedule K-1)
- Updated income guidance for self-employed borrowers with less than a two year history.
- Freddie Mac Income Calculator documentation requirements and updates to LPA automated income assessment messaging.
- Renovation Mortgage updates (not applicable).

Lakeview/SHC will align where applicable.

Please read the Bulletin for complete details.

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VA Circular 26-24-19

Channel:

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

Products:

- **VA Standard Program**
- **VA IRRRL**

Effective Date: Immediately

VA issued Circular [26-24-19](#) on June 4, 2026, providing clarifying guidance related to invoice requirements for Itemized Fees and Charges and updates to the State Fees and Deviations List.

- Lenders are no longer required to provide supporting invoices at the time files are submitted for full file loan review (FCLR), manual guaranty requests, or assumptions.
- Invoices from the service provider must be maintained in the loan file and provided to VA upon request instead.

Lakeview will align. Please read the circular in full for complete details.

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Connecticut Housing Finance Authority (CHFA) New Program: Next Move

Channel:

- CHFA

Products:

- FNMA HFA Preferred
- FHLMC HFA Advantage

Effective Date: Immediately

Lakeview in partnership with CHFA is excited to announce a new program, Next Move with Deferred Down Payment Assistance. This program is for First-Time and Non-First-Time Homebuyers and offers a powerful solution for buyers who may not qualify for CHFA's current Bond Programs but need assistance with down payment/closing costs.

- Eligible financing: Conventional (FNMA/FHLMC), FHA, VA, USDA.
- Minimum Credit Score 620 (640 USDA).
- Maximum income 120% AMI as determined by Conventional AMI limits.
- Maximum CLTV 105%.
- Maximum DTI 50%.

Matrices have been updated in AllRegs.

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HFA Matrix Updates

- **Investor Guideline Clarity**

Channel:

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

Effective Date: Immediately

HFA matrices have been updated to establish a consistent requirement for Borrower Eligibility for lawful permanent and non-permanent borrowers, Homebuyer Education completion date, and guidance on underwriting self-employed borrowers.

Borrower Eligibility

- Conventional loans: Lawfully residing non-U.S. Citizens, including both permanent and non-permanent residents, are eligible. Borrower eligibility must follow applicable agency guidelines.
- Government Loans (FHA, VA, USDA): Borrowers must be lawful permanent residents. Refer to USCIS documentation requirements for acceptable proof of permanent residency. Non-permanent resident borrowers are not eligible.

Homebuyer Education

- Homebuyer Education must be completed **before** the note date/loan closing date and lenders must retain the completion certificate in the loan file.

Self-employment/Income Verification

- The Employment and Income sections have been updated to highlight requirements for self-employed borrowers. These updates do not introduce new policy changes but rather offer clarification to help guide employment verification and income analysis when self-employed borrower income is used for qualification. The guidance outlines the documentation and verification steps that may be necessary to ensure accurate assessment of self-employment income, supporting consistency in the underwriting process.

HFA Matrices have been updated on AllRegs.

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SC Housing 30-day Extension Fee Amount Increase

Channel:

- **SC Housing**

Products:

- **FNMA HFA Preferred**
- **FHLMC HFA Advantage**
- **FHA Standard Program**
- **VA Standard Program**
- **USDA Guaranteed Rural Housing Program**

Effective Date: 6/9/2026

SC Housing has changed the 30-day extension fee from .375 to .5 for new reservations as of June 9, 2026.

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New Product Launch – Silver Hill Capital High LTV Medical Professionals

Channel:

- **Correspondent Delegated**

Products:

- **Silver Hill Capital High LTV Medical Professionals**

Effective Date: Immediately

Silver Hill Capital is pleased to announce the launch of our new **High LTV Medical Professionals Program** designed to meet the unique financing needs of licensed medical professionals with strong income stability and earning potential.

This program provides expanded financing options for qualified borrowers and is tailored to the unique career paths and financial profiles of licensed medical professionals while maintaining sound underwriting principles and disciplined credit standards.

Program Highlights

- Up to 100% LTV financing
- Loan amounts up to \$2,000,000
- Primary residence purchase and rate/term refinance transactions
- 30 year fixed rate and 5/6, 7/6, and 10/6 ARM options available
- Maximum DTI of 45% for loans above 95% LTV
- Maximum DTI of 50% for loans at or below 95% LTV
- No mortgage insurance required
- Manual underwriting required

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Eligibility

Primary Residence Purchase, Rate and Term Refinance				
Transaction Type	Units	FICO	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount
Purchase or Rate and Term Refinance	1	700	100%	\$1,000,000
		720	100%	\$1,500,000
		700	95%	\$2,000,000

Product Codes

Product Code	Description
PPF365	Fixed 30 Year Term
PPA205	5/6 SOFR ARM 30 YR 2/1/5
PPA207	7/6 SOFR ARM 30 YR 5/1/5
PPA210	10/6 SOFR ARM 30 YR 5/1/5

Eligible Medical Professional Designations

At least one qualifying borrower must be an eligible licensed medical professional with one of the professional designations listed below:

- Medical Doctor (MD)
- Doctor of Osteopathy (DO)
- Physician Assistant/Associate (PA)
- Doctor of Dental Science or Surgery (DDS)
- Doctor of Dental Medicine (DMD)
- Doctor of Ophthalmology (MD or DO)
- Doctor of Psychiatry (MD or DO)
- Doctor of Pharmacy (PharmD)
- Doctor of Veterinary Medicine (DVM or VMD)
- Doctor of Podiatric Medicine (DPM)
- Certified Registered Nurse Anesthetist (CRNA with DNAP or DNP)
- Nurse Practitioner (NP)
- Doctor of Optometry (OD)
- Medical Residents, Fellows, and Interns with eligible degrees

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Salient Program Features

Student Loan Treatment

The program includes a targeted student loan exclusion feature for borrowers currently in medical residency or fellowship training who qualify using their current income.

For all other borrowers, student loan obligations must be included in qualifying in accordance with program requirements.

Projected Income/Employment Contracts

Eligible borrowers may qualify using projected income from a fully executed employment contract subject to program requirements.

The new Silver Hill Capital High LTV Medical Professionals product matrix has 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.

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

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Correspondent Matrix Updates

Channel:

- **Correspondent Delegated**

Products:

- **FNMA HomeReady**
- **FHLMC Home Possible**

Effective Date: Immediately

The HomeReady® and HomePossible® product matrices have been updated to include 15- and 20-year fixed-rate amortization terms as eligible options.

The product matrices have been published to AllRegs.

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