Correspondent

Lakeview Loan Servicing

Agency

Government

Affordable Lending

Silver Hill Capital

Non-Agency

Operational Updates

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

Contact Us
(855) 253-8439
www.lakeviewcorrespondent.com

Condominium Project Review Reminder

- **Limited and Streamlined Reviews**

Channel:

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

Products:

- **Lakeview National**
- **Silver Hill Capital Fannie Mae Conforming & High Balance**
- **FNMA Conforming and High Balance**
- **FNMA HomeReady**
- **FNMA HFA Preferred**
- **Silver Hill Capital Freddie Mac Conforming & Super Conforming**
- **FHLMC Conforming and Super Conforming**
- **FHLMC Home Possible**
- **FHLMC HFA Advantage**

Effective Date: Immediately, or for all loan applications dated on or after August 3. 2026.

Limited and Streamlined Reviews were eliminated as part of the condominium project review updates outlined in LL-2026-03 and Bulletin 2026-C. These updates were previously announced in the C2026-08 Credit Policy Announcement issued on March 31, 2026. At the time of the announcement, lenders had the option to implement the change immediately or defer implementation until the required deadline.

Lenders are reminded that the deadline is **August 3, 2026**. Limited and Streamlined Reviews will no longer be eligible condominium project review types for either Lakeview or Silver Hill Capital loans submitted for purchase with application dates on or after **August 3, 2026.**

To prevent loan purchase delays, lenders should review the applicable agency communications and update internal processes, as needed.

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FHA INFO

- **2026-13**
- **2026-14**
- **2026-15**

Channel:

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

Products:

- **FHA Standard Program**
- **FHA Streamline Program**

Effective Date: Immediately

FHA issued three INFO Messages in June 2026.

- **INFO 2026-13** included five published mortgagee letters highlighting updates to:
  - The maximum number of draw requests for the Limited 203(k) program (ML 2026-06).
  - Rescission of the Important Notice to Homebuyers form HUD 92900-B as a required document (ML 2026-07).
  - Loss Mitigation servicing requirements (ML 2026-08).
  - Mortgagee approval process changes (ML 2026-09).
  - Quality control requirements for appraisal field reviews (ML 2026-10).

- **INFO 2026-14** reminded lenders of FHA's approval requirements for participation in FHA programs.

- **INFO 2026-15** announced FHA's planned transition to UAD 3.6 along with available resources lenders can access. FHA **is not** accepting appraisals in the new format at this time and will announce a transition date once one has been established in the future.

Lakeview will align, where applicable.

Please review the June 2026 INFO Messages for complete details.

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Correction to Connecticut Housing Finance Authority (CHFA): Next Move

Channel:

- **CHFA**

Products:

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

Effective Date: Immediately

Correction to previous announcement dated June 24 C2026-14: USDA was identified to have a minimum credit score requirement of 640 for the Next Move loan program. The minimum credit score requirement for USDA is 620.

Matrices have been updated in AllRegs.

CalHFA Removing HFA Preferred HomeStyle Refresh from Product Offering

Channel:

- **CalHFA**

Products:

- **FNMA HFA Preferred**

Effective Date: Immediately

CalHFA and Lakeview are removing the HFA Preferred Homestyle Refresh Product offering as we evaluate the program's operational efficiency, market demand, and overall value proposition. Upon completion of this evaluation, we will determine whether the program should be introduced as part of the product portfolio.

Matrices have been updated in AllRegs.

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Silver Hill Capital High LTV Medical Professionals – Product Name Change

Channel:
- **Correspondent Delegated**

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

Effective Date: Immediately

Effective immediately, the Silver Hill Capital High LTV Medical Professionals product will be renamed as the **Silver Hill Capital Medical Professionals (MedPro)** product.

This is a product name change only. There are no changes to product eligibility, underwriting requirements, pricing, or any other program guidelines.

The Silver Hill Capital Medical Professionals (MedPro) product guide 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.

Lakeview Seller Guide & Special Product Seller Guide Updates

Channel:
- **Correspondent Delegated**

Effective Date: for loans submitted for purchase on or after August 3, 2026

The RON audit trail will be required for all loans submitted for purchase by either Lakeview or Silver Hill Capital on or after August 3, 2026, when applicable. These changes are needed to align with the RON updates previously announced in SEL-2025-05 and communicated on June 10, 2026, in the C2026-16 Credit Policy Announcement.

Chapter B406 Electronic Promissory Notes (eNotes), in the Lakeview Seller Guide and Chapter B507 Electronic Mortgages (eNotes), in the Special Product Seller Guide have been updated to incorporate the new RON requirement and published on AllRegs.

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