



Correspondent

Lakeview Loan Servicing

Agency

VantageScore® 4.0 Broad Lender and Seller Availability.....Page 2

- Fannie Mae LL-2026-06
- Freddie Mac Bulletin 2026-H

Fannie Mae SEL-2026-08.....Page 3

Freddie Mac Bulletin 2026-12.....Page 4

Government

FHA INFO 2026-21.....Page 5

Silver Hill Capital

Non-Agency

Minnesota Pre-Payment Penalty Update.....Page 6

Operational Updates

Operational Reminder.....Page 7

- Power of Attorney (POA) Clarification



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



VantageScore® 4.0 Broad Lender and Seller Availability

- **Fannie Mae LL-2026-06**
- **Freddie Mac Bulletin 2026-H**

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

Effective Date: Immediately

Fannie Mae and Freddie Mac announced broad lender and Seller availability of VantageScore® 4.0. on September 9, 2026. All Lenders and Sellers may use VantageScore® 4.0 when originating and selling eligible loans to either agency without prior approval. Highlights from [Fannie Mae LL-2026-06](#) and [Freddie Mac Bulletin 2026-H](#) include but are not limited to:

- **Credit report requirements:** VantageScore® 4.0 must be requested from all three credit repositories and the same credit score model must be used for all borrowers on the loan.
- **Manual underwriting:** Classic FICO remains required for manually underwritten loans.
- **Loan delivery:** Fannie Mae Special Feature Code (SFC) 067 or Freddie Mac Investor Feature Identifier (IFI) H96 applies to loans originated using VantageScore® 4.0.

Lakeview and Silver Hill Capital will not align with the VantageScore® expansion at this time and will continue to require Classic FICO credit score models. We remain committed to evaluating future adoption and will communicate any policy and implementation updates when appropriate.

Please read the agency announcements 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



Fannie Mae SEL-2026-08

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-2026-08](#) on September 2, 2026, announcing Selling Guide updates that include, but are not limited to, the following:

- **Rental Income:** Reorganized and clarified requirements, including new standards for short-term rental income, departing residences, recent investment property acquisitions, and lease validation.
- **UAD 3.6 Highest and Best use:** Updated appraisal requirements and definitions supporting the Uniform Residential Appraisal Report for UAD 3.6 assignments.
- **Native American Conventional Lending Initiative:** Expanded lender and transaction eligibility and clarified program requirements. **(not applicable to Lakeview or Silver Hill Capital).**

Lakeview and Silver Hill Capital will align where applicable.

Please read the announcement 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



Freddie Mac Bulletin 2026-12

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 2026-12](#) on September 2, 2026, announcing Seller Guide updates including, but not limited to, the following:

- **Written verification of employment:** Added written VOE as eligible documentation for automated income assessment.
- **Automated income assessment using tax data:** Expanded assessment of qualifying sole proprietor income using tax transcripts.
- **Manufactured homes moved from another site:** Permitted eligible mortgages secured by relocated manufactured homes, subject to stated requirements **(Lakeview will not align)**.
- **Guide optimization:** Improved organization and navigation with no change to requirements.

Lakeview and Silver Hill Capital will align where applicable.

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



FHA INFO 2026-21

Channel:

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

Products:

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

Effective Date: January 1, 2027

FHA issued [FHA INFO 2026-21](#) on September 10, 2026, announcing the implementation date and preparedness resources for alternative credit score models.

- **Implementation date:** VantageScore 4.0 and FICO Score 10T will be accepted alongside Classic FICO for eligible FHA-insured mortgage underwriting on January 1, 2027.
 - **Preparedness resources:** FHA issued planning and technical resources for mortgagees and industry partners.
 - **Current policy:** Mortgagees must continue following Handbook 4000.1 until formal policy updates are published.

Lakeview will communicate policy alignment and implementation details separately at a later date.

Please read the FHA INFO 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



Minnesota 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 Minnesota 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.

Minnesota

The prior restriction for pre-payment penalties has been removed.

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.

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



Operational Reminder

- **Power of Attorney (POA) Clarification**

Channel:

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

Products:

- **All Products**

Effective Date: Immediately

The Lakeview Seller Guide and Special Product Seller Guide require a Power of Attorney (POA) to be notarized. This would include when notarization is completed through Remote Online Notarization (RON).

Lakeview and Silver Hill Capital will accept POA's signed using RON.

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