



- Correspondent Lending
- Housing Finance Agency (HFA)

Did you know?

Did you know that U.S. Bank publishes a monthly summary of all Correspondent and HFA communications published for the previous month? This summary is intended to assist you in making sure your organization received and read all U.S. Bank communications published during the prior month.

This summary contains all publication types including:

- Seller Guide Updates (SEL)
- Bulletins (B)
- Pricing Flashes (P) – Correspondent only
- Best Practices

Useful tips to use this summary

Helpful tips to use this summary

- The most recently published U.S. Bank communication item is listed first in the charts on the pages to follow.
- **Important Linking Note:** A link to the AllRegs document is included in the charts on page 2 with a version for each business (Correspondent and/or HFA). Selecting this link will take you to the AllRegs version provided you are already signed into an authenticated AllRegs platform.
- All documents are published in our Correspondent and HFA Communications libraries in Section 1000 of AllRegs:
 - o 1010: Bulletins
 - o 1011: Seller Guide Updates
 - o 1012: Best Practices
 - o 1013: Pricing Flashes

Key Relevant Information: For our Seller Guide Updates, learn to find the most relevant information for your specific and applicable area as indicated below:

Business Delivery	<input checked="" type="checkbox"/> Correspondent Lending <input checked="" type="checkbox"/> Housing Finance Agency (HFA)	
Underwriting and Delivery Type	<input checked="" type="checkbox"/>	Correspondent Delegated
	<input checked="" type="checkbox"/>	Correspondent Non-Delegated
	<input checked="" type="checkbox"/>	Correspondent EZD
	<input checked="" type="checkbox"/>	Correspondent Mandatory
	<input checked="" type="checkbox"/>	HFA Delegated
	<input checked="" type="checkbox"/>	HFA Non-Delegated
Products	<input checked="" type="checkbox"/>	Conventional (Freddie)
	<input checked="" type="checkbox"/>	Conventional (Fannie)
	<input checked="" type="checkbox"/>	Conventional (Portfolio)
	<input checked="" type="checkbox"/>	FHA
	<input checked="" type="checkbox"/>	VA
	<input checked="" type="checkbox"/>	Rural Development



Summary



The following communications were published in the month of July 2022.

Seller Guide Updates

Correspondent and HFA Seller Guide Updates communicate updates on topics including credit underwriting and product guidelines, closed loan documentation requirements and changes to the way in which a lender currently does business with U.S. Bank.

Item	Published	AllRegs Links	Topics/Description
SEL-2022-042	7/29/2022	Correspondent/HFA	<ul style="list-style-type: none">FHA Income Calculations COVID-19 Impacts/Appraisal ValidityCommon ARM Loan Review ErrorsReminder: Uniform Instruments – Updated Security Instruments, Notes and RidersClarifications
SEL-2022-040	7/22/2022	Correspondent	<ul style="list-style-type: none">Correspondent Agency and Government Overlay Matrices
SEL-2022-039	7/22/2022	Correspondent/HFA	<ul style="list-style-type: none">VA Pest Inspection and COE Status UpdateSending the Appraisal to U.S. BankReminder: Tax Service Fee
SEL-2022-038	7/15/2022	Correspondent/HFA	<ul style="list-style-type: none">Recent Equifax Coding Issues
SEL-2022-037	7/15/2022	Correspondent/HFA	<ul style="list-style-type: none">Automated Collateral Evaluation (ACE) Eligibility + PDRReminder: Tax Service Fee Change Coming Soon
SEL-2022-036	7/13/2022	Correspondent	<ul style="list-style-type: none">Geographic Market Restrictions
SEL-2022-035	7/8/2022	Correspondent/HFA	<ul style="list-style-type: none">Compliance UpdatesAutomated Collateral Evaluation (ACE) Eligibility + PDRDisaster Area DeclarationsReminder: Tax Service Fee Change Coming Soon
SEL-2022-034	7/1/2022	Correspondent/HFA	<ul style="list-style-type: none">Projects Approved by Fannie Mae in CPMClarification: Recent VA Overlay RemovalsClarification: Portfolio Reserve/Cash Reserve/Secured Funds for Down Payment and Closing CostsReminder: Tax Service Fee Change Coming Soon

Bulletins:

Correspondent and HFA Bulletins provide general information including items such as holiday operating schedules and origination system updates.

Item	Published	AllRegs Links	Topics/Description
B-2022-34A	7/28/2022	Correspondent	Resolved: Intermittent Login Issues and System Latency
B-2022-34	7/28/2022	Correspondent	Lender Portal Known Issue: Intermittent Login Issues and System Latency
B-2022-33	7/28/2022	Correspondent	Upcoming Lender Portal System Maintenance
B-2022-32	7/19/2022	Correspondent	Upcoming Lender Portal System Maintenance
B-2022-31	7/14/2022	Correspondent	Upcoming Lender Portal System Maintenance
B-2022-30	7/8/2022	Correspondent/HFA	Upcoming Lender Training Sessions Available
B-2022-29	7/6/2022	Correspondent	Upcoming Lender Portal System Maintenance
B-2022-28	7/1/2022	Correspondent/HFA	Summary of June Communications

Best Practices (Correspondent Only)

Best Practices are lender communications for topics such as top-quality critical findings and best practices to avoid and resolve, common errors, suspense deficiencies and incomplete file submissions; they also address trending topics from the key client communication points.

Item	Published	AllRegs Links	Topics/Description
Best Practice	7/15/2022	Correspondent	Lender Portal Best Practices – July 2022
Best Practice	7/14/2022	Correspondent	Registration, Lock and Delivery – Helpful Hints and Resources

Questions



Correspondent: Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

HFA: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.