



- 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 September 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-2022-058	9/30/2022	Correspondent/HFA	<ul style="list-style-type: none">Home Equity Investment/Home Equity Sharing AgreementsNatural Disaster Procedures Reminder - Hurricane Ian
SEL-2022-057	9/23/2022	Correspondent/HFA	<ul style="list-style-type: none">Temporary Buydown EnhancementsReminder: Streamlined Correspondent Relations EmailCompliance UpdatesAgency Underwriting ChangesSpecial Feature Codes/Investor Feature IdentifiersReminder: Uniform Instruments
SEL-2022-055	9/20/2022	Correspondent	<ul style="list-style-type: none">U.S. Bank Closed for Cause Watchlist Updates
SEL-2022-054	9/16/2022	Correspondent/HFA	<ul style="list-style-type: none">Updates to Private Mortgage Insurance/Non-Delegated Underwriting RequirementsUSDA Guaranteed Rural Housing Funding Update
SEL-2022-053	9/13/2022	Correspondent	<ul style="list-style-type: none">Reminder: Delegated Underwriting Authority – Level 6
SEL-2022-052	9/9/2022	Correspondent/HFA	<ul style="list-style-type: none">Agency Underwriting Changes
SEL-2022-051A	9/7/2022	Correspondent	<ul style="list-style-type: none">Clarification: Update to Portfolio Underwriting Guidelines
SEL-2022-051	9/6/2022	Correspondent/HFA	<ul style="list-style-type: none">Update to Portfolio Underwriting GuidelinesIncome Analysis Worksheet Updates
SEL-2022-050	9/2/2022	Correspondent/HFA	<ul style="list-style-type: none">VA Appraisal AlternativesStreamlined Correspondent Relations Email Address

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-2022-46	9/30/2022	Correspondent	<ul style="list-style-type: none">Upcoming Lender Portal System Maintenance
B-2022-45	9/26/2022	Correspondent/HFA	<ul style="list-style-type: none">Upcoming Columbus Day Holiday and Hours of Operation
B-2022-44	9/21/2022	Correspondent	<ul style="list-style-type: none">Upcoming Lender Portal System Maintenance
B-2022-43	9/20/2022	Correspondent	<ul style="list-style-type: none">Upcoming Lender Portal System Maintenance
B-2022-42	9/13/2022	Correspondent	<ul style="list-style-type: none">Upcoming Lender Portal System Maintenance
B-2022-41	9/1/2022	Correspondent/HFA	<ul style="list-style-type: none">Summary of August Communications

Pricing Flashes (Correspondent Only)

Pricing Flashes are Correspondent communications for topics related to pricing and secondary marketing including rate sheet changes.

No pricing flashes were published in September.



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.

No best practices were published in September.



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.