



- 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 October 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-2022-063	10/28/2022	Correspondent/HFA	<ul style="list-style-type: none">Form 4506-C Request for Tax Transcripts Coming SoonRural Housing Handbook Update Chapter 11
SEL-2022-062	10/21/2022	Correspondent/HFA	<ul style="list-style-type: none">Fannie Mae HomeReady Guideline ClarificationUSDA Guaranteed Rural Housing Funding UpdateDisaster Area Declarations
SEL-2022-061	10/14/2022	Correspondent/HFA	<ul style="list-style-type: none">Reminder: U.S. Bank Closed for Cause Watchlist UpdatesReminder: Geographic Market RestrictionsDisaster Area DeclarationsCorrespondent Sample Loan Disclosure Updates
SEL-2022-060	10/7/2022	Correspondent/HFA	<ul style="list-style-type: none">Non-Taxable Income ClarificationNatural Disaster Procedures Reminder - Hurricane IanDisaster Area Declarations
SEL-2022-059	10/5/2022	Correspondent	<ul style="list-style-type: none">Coming Soon: Geographic Market Restrictions



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-2022-53	10/31/2022	Correspondent/HFA	<ul style="list-style-type: none">Upcoming Lender Training Sessions Available
B-2022-52	10/18/2022	Correspondent/HFA	<ul style="list-style-type: none">Upcoming Veterans Day Holiday Hours of Operation
B-2022-51	10/18/2022	Correspondent	<ul style="list-style-type: none">Upcoming Lender Portal System Maintenance
B-2022-49A	10/5/2022	Correspondent	<ul style="list-style-type: none">Clarification: Upcoming Lender Training Sessions Available
B-2022-50	10/4/2022	Correspondent	<ul style="list-style-type: none">Upcoming Lender Portal System Maintenance
B-2022-49	10/4/2022	Correspondent	<ul style="list-style-type: none">Upcoming Lender Training Sessions Available
B-2022-48	10/3/2022	Correspondent/HFA	<ul style="list-style-type: none">Summary of September Communications
B-2022-47	10/3/2022	Correspondent	<ul style="list-style-type: none">Lender Portal System Enhancement and Training Material

Pricing Flashes (Correspondent Only)

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

Item	Published	AllRegs Links	Topics/Description
P-2022-09	10/3/2022	Correspondent	<ul style="list-style-type: none">Jumbo IPMI Rate Adjustor Update

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	10/27/2022	Correspondent	<ul style="list-style-type: none">Common Missing Underwriting Documents and Errors
Best Practice	10/18/2022	Correspondent	<ul style="list-style-type: none">Adjustable Rate Mortgage (ARM) Loan Review (10/22)
Best Practice	10/7/2022	Correspondent	<ul style="list-style-type: none">Temporary Interest Rate Buydowns
Best Practice	10/6/2022	Correspondent	<ul style="list-style-type: none">Easy D™: Put the power of U.S. Bank & Freddie Mac to work

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.