



- 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

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- 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:

<b>Business Delivery</b>	<input checked="" type="checkbox"/> Correspondent Lending <input checked="" type="checkbox"/> Housing Finance Agency (HFA)	
<b>Underwriting and Delivery Type</b>	<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
<b>Products</b>	<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 November 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	Publish	AllRegs Links	Topics/Description
SEL-2022-066	11/28/22	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Retraction: Form 4506-C Request for Transcript of Tax Returns Update</li><li>Seasoning Requirement on VA Construction to Permanent Purchase</li><li>Freddie Mac Correspondent Assignment Center Retiring</li><li>Clarification: Tennessee as a High Risk State</li><li>End of Cycle Coming Soon - Government ARM Change Dates</li></ul>
SEL-2022-065	11/18/22	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Clarification: Form 4506-C Request for Tax Transcript Returns Update</li></ul>
SEL-2022-064	11/14/22	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Automation of Recent Product Updates</li><li>Tennessee as a High Risk State</li><li>Form 4506-C Request for Transcript of Tax Return Updates</li><li>Reminder: Updated Private Mortgage Insurance/Non-Delegated Underwriting Requirements</li><li>Common ARM Loan Review Error</li><li>Reminder: Special Feature Codes/Investor Feature Identifiers</li><li>Awareness: Updated USDA Forms</li><li>Reminder: Lender Portal Password Enhancements</li></ul>



### 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-2022-58	11/30/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Upcoming Lender Portal System Maintenance</li></ul>
B-2022-57	11/18/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Upcoming Lender Portal System Maintenance</li></ul>
B-2022-56	11/15/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Upcoming Thanksgiving Holidays Hours of Operation</li></ul>
B-2022-55	11/10/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Upcoming Lender Portal System Maintenance</li></ul>
B-2022-54	11/1/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Summary of October Communications</li></ul>



### 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-2022-10	11/3/22	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Agency Cash Out Refinance LLPA Updates</li></ul>



### 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	Publish	AllRegs Links	Topics/Description
Best Practice	11/22/22	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Condominiums and U.S. Bank Project Approval Department</li></ul>

## 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.