



- ☑ Correspondent Lending
- ☑ Housing Finance Agency (HFA)

U.S. Bank wishes our valued lenders a very happy holiday season and a peaceful and prosperous New Year.

Thank you for your continued business in 2022; we look forward to partnering with you in 2023.



Christmas

Given that **Christmas Day** falls on Sunday this calendar year, U.S. Bank will observe the following hours of operation for the Christmas holiday season:

Friday, December 23, 2022

- U.S. Bank will be open for business on that day, including the following specific hours of operation:
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early at 2 pm ET on Friday, December 23, 2022.
 - New Best Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
 - With the early market closure at 2 pm ET on Friday, December 23rd, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

Note: Online systems will be available for submitting loans and conditions.

Monday, December 26, 2022

- U.S. Bank will be **closed** for business on that day, including the following specific hours of operation:
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed on Monday, December 26, 2022.
 - New Best Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
 - With the market closure, no Mandatory commitments will be bid.

Note: Online systems will be available for submitting loans and conditions.



**New Year's
Eve 2022
and New
Year's Day
2023**

Given that **New Year's Day** falls on Sunday this calendar year, U.S. Bank will observe the following hours of operation for the New Year's holiday season:

Friday, December 30, 2022

- U.S. Bank will be open for business on that day, including the following specific hours of operation:
 - **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be open.
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early at 2 pm ET on Friday, December 30, 2022. The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow these specific hours of operation:
 - New Best Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
 - With the early market closure at 2 pm ET on Friday, December 30th, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

Note: Online systems will be available for submitting loans and conditions.

Monday, January 2, 2023

- U.S. Bank will be **closed** for business on that day, including the following specific hours of operation:
 - **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be closed.
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed on Monday, January 2, 2023. The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow these specific hours of operation:
 - New Best Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
 - With the market closure, no Mandatory commitments will be bid.

Note: Online systems will be available for submitting loans and conditions.

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.
