



- 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:
  - 1010: Bulletins
  - 1011: Seller Guide Updates
  - 1012: Best Practices
  - 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>	<table border="1"> <tr><td><input checked="" type="checkbox"/></td><td>Correspondent Delegated</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Correspondent Non-Delegated</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Correspondent EZD</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Correspondent Mandatory</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>HFA Delegated</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>HFA Non-Delegated</td></tr> </table>	<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
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## Summary

The following communications were published in the month of December 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-2022-075	12/30/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Clarification: Form 4506-C Request for Transcript of Tax Returns Update</li><li>Reminder: UCD Critical Edit Transition Phases 3-4 Timeline</li></ul>
SEL-2022-073	12/30/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Updated Agency Uniform Instruments</li></ul>
SEL-2022-072	12/23/2022	<a href="#">HFA</a>	<ul style="list-style-type: none"><li>Conventional Agency No FICO Score</li></ul>
SEL-2022-071	12/23/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Equifax TWN VOE/VOI Dispute Language</li><li>Freddie Mac Cash-out Refinance Seasoning Requirements</li><li>Agency Underwriting Changes</li><li>Disaster Area Declarations</li></ul>
SEL-2022-070	12/16/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>2023 Government Loan Limits</li><li>System Readiness: Conforming Loan Limits</li><li>VA Private Road and Shared Driveways</li></ul>
SEL-2022-069	12/9/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>FHA Private Flood Insurance</li></ul>
SEL-2022-068	12/2/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>FHA Positive Rental History</li></ul>
SEL-2022-067	12/1/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Conforming Loan Limit Increase</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-2022-62A	12/21/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Reminder: Holiday Season Hours of Operation</li></ul>
B-2022-62	12/15/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Holiday Season Hours of Operation</li></ul>
B-2022-61	12/8/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Freddie Mac Third Party Transaction Services (TPTS) Alert</li></ul>
B-2022-60	12/8/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Upcoming Lender Portal System Maintenance</li></ul>
B-2022-59	12/1/2022	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"><li>Summary of November 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-2022-11	12/1/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>FNMA HomeReady and FHLMC Home Possible 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	Published	AllRegs Links	Topics/Description
Best Practice	12/9/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Adjustable-Rate Mortgage (ARM) Loan Review (12/22)</li></ul>
Best Practice	12/8/2022	<a href="#">Correspondent</a>	<ul style="list-style-type: none"><li>Lender Portal Underwriting Best Practices – December 2022</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.