



- 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:
 - 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:

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|---------------------------------------|---|-------------------------------------|-------------------------|-------------------------------------|-----------------------------|-------------------------------------|--------------------------|-------------------------------------|-------------------------|-------------------------------------|---------------|-------------------------------------|-------------------|
| Business Delivery | <input checked="" type="checkbox"/> Correspondent Lending <input checked="" type="checkbox"/> Housing Finance Agency (HFA) | | | | | | | | | | | | |
| Underwriting and Delivery Type | <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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| <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 | <table border="1"> <tr><td><input checked="" type="checkbox"/></td><td>Conventional (Freddie)</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Conventional (Fannie)</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Conventional (Portfolio)</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>FHA</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>VA</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Rural Development</td></tr> </table> | <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 |
| <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 January 2023.



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-2023-005 | 1/27/2023 | Correspondent/HFA | <ul style="list-style-type: none">Disaster Area Declarations |
| SEL-2023-004 | 1/20/2023 | Correspondent/HFA | <ul style="list-style-type: none">Helpful Hints and Clarifications: Temporary BuydownsDisaster Area Declarations |
| SEL-2023-003 | 1/17/2023 | Correspondent | <ul style="list-style-type: none">Clarification: Freddie Mac Cash-Out Seasoning Requirements |
| SEL-2023-002 | 1/13/2023 | Correspondent/HFA | <ul style="list-style-type: none">Property with Two or More adjoining ParcelsTruth in Lending Act (TILA) and Regulation Z – 2023 Updated Thresholds |
| SEL-2023-001 | 1/6/2023 | Correspondent/HFA | <ul style="list-style-type: none">Agency Underwriting ChangesRD Chapter 9 and 15 Update |



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-2023-03 | 1/18/2023 | Correspondent | <ul style="list-style-type: none">Lender Portal System Maintenance |
| B-2023-02 | 1/4/2023 | Correspondent/HFA | <ul style="list-style-type: none">Martin Luther King Jr. Holiday and Hours of Operation and 2023 Holiday Schedule |
| B-2023-01 | 1/3/2023 | Correspondent/HFA | <ul style="list-style-type: none">Summary of December 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 January 2023.



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 January 2023.

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.