



- 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:

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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Summary



The following communications were published in the month of March 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-2023-018	3/31/2023	Correspondent/HFA	<ul style="list-style-type: none">Final Document Delivery PenaltiesReminder: New Email Communication ProcessReminder: Coming Soon: Owensboro, KY Address Changes
SEL-2023-017	3/24/2023	Correspondent/HFA	<ul style="list-style-type: none">UCD Critical Edit Transition Phase 3-4 Timeline
SEL-2023-016	3/24/2023	Correspondent/HFA	<ul style="list-style-type: none">Condo Guideline UpdatesReminder: VA Funding Fee
SEL-2023-015	3/23/2023	Correspondent/HFA	<ul style="list-style-type: none">Coming Soon: Owensboro, KY Address Changes
SEL-2023-014	3/17/2023	Correspondent/HFA	<ul style="list-style-type: none">Reminder: HUD Mortgagee Letter 2023-05Reminder: Fannie Mae Cash-out Refinance SeasoningUpdate on Agency COVID-19 Underwriting GuidelinesUpdate to Portfolio Underwriting Guidelines
SEL-2023-013	3/10/2023	Correspondent/HFA	<ul style="list-style-type: none">VA Circular 26-23-06 – VA Funding Fee
SEL-2023-012	3/2/2023	Correspondent	<ul style="list-style-type: none">New Easy D Supplement Agreement Coming Soon
SEL-2023-011	3/3/2023	Correspondent/HFA	<ul style="list-style-type: none">HUD Mortgagee Letter 2023-05Compliance Updates: 2023 ThresholdsFinal Reminder: Streamlined Correspondent Relations EmailEnd of Cycle - Government ARM Change Dates



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-2023-16	3/30/2023	Correspondent/HFA	<ul style="list-style-type: none">Upcoming Good Friday Holiday and Hours of Operation
B-2023-15	3/30/2023	Correspondent	<ul style="list-style-type: none">Lender Portal System Maintenance
B-2023-14	3/28/2023	Correspondent	<ul style="list-style-type: none">System Enhancements and Updated Training Material
B-2023-13	3/21/2023	Correspondent/HFA	<ul style="list-style-type: none">New Email Communication Process and Templates
B-2023-12	3/14/2023	Correspondent	<ul style="list-style-type: none">Lender Portal System Maintenance
B-2023-11	3/6/2023	Correspondent	<ul style="list-style-type: none">Known Issue: Intermittent Login Issues and System Latency
B-2023-08A	3/3/2023	Correspondent	<ul style="list-style-type: none">Reminder: Lender Portal Multi-factor Authentication
B-2023-10	3/1/2023	Correspondent/HFA	<ul style="list-style-type: none">Summary of February Communications

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-2023-03	3/20/2023	Correspondent	<ul style="list-style-type: none">Debt-to-Income (DTI) LLPA and Rate Locked Pipeline
P-2023-02	3/17/2023	Correspondent	<ul style="list-style-type: none">Debt-to-Income (DTI) LLPA Delayed

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	3/23/2023	Correspondent/HFA	<ul style="list-style-type: none">Condominiums and U.S. Bank Project Approval Department

Questions



Correspondent: Contact your Account Executive or Client Support at 800.200.5881, option 1.

HFA: Contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.