



- 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 April 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-2023-024	4/28/2023	Correspondent/HFA	<ul style="list-style-type: none">Agency Underwriting ChangesReminder: Final Document Delivery Penalties
SEL-2023-023	4/21/2023	Correspondent/HFA	<ul style="list-style-type: none">Updates to UCD Critical Edit Transition Phase 3-4 Timeline
SEL-2023-022	4/21/2023	Correspondent/HFA	<ul style="list-style-type: none">Agency Underwriting UpdatesReminder: NTB in Special Flood Hazard AreaReminder: Final Document Delivery PenaltiesDisaster Area DeclarationsReminder: Owensboro, KY Address Changes
SEL-2023-021	4/14/2023	HFA	<ul style="list-style-type: none">HFA Advantage Mortgages and Desktop Appraisals
SEL-2023-020	4/14/2023	Correspondent/HFA	<ul style="list-style-type: none">Reminder: Final Document Delivery PenaltiesReminder: New Email Communication ProcessReminder: Owensboro, KY Address ChangesDisaster Area Declarations
SEL-2023-019	4/7/2023	Correspondent/HFA	<ul style="list-style-type: none">Fannie Mae SEL-2023-02: Valuation modernizationReminder: Recent VA Form UpdatesReminder: Final Document Delivery PenaltiesReminder: New Email Communication ProcessReminder: Owensboro, KY Address ChangesDisaster Area Declarations

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-2023-19	4/18/2023	Correspondent	<ul style="list-style-type: none">Lender Portal System Maintenance
B-2023-18	4/5/2023	Correspondent	<ul style="list-style-type: none">System Enhancements and Updated Training Material
B-2023-17	4/3/2023	Correspondent/HFA	<ul style="list-style-type: none">Summary of March Communications
B-2023-13A	4/3/2023	Correspondent/HFA	<ul style="list-style-type: none">Reminder - New Email Communication Templates

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-2023-05	4/26/2023	Correspondent	<ul style="list-style-type: none">Agency Conventional Loan Level Price Adjusters (LLPAs)
P-2023-04	4/25/2023	Correspondent	<ul style="list-style-type: none">Conventional Agency Low Loan Balance SRP Changes

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	4/20/2023	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.