



- 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:

<b>Business Delivery</b>	<input checked="" type="checkbox"/> Correspondent Lending <input checked="" type="checkbox"/> Housing Finance Agency (HFA)
<b>Underwriting and Delivery Type</b>	<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
<b>Products</b>	<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





## Seller Guide Updates

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-2023-058	9/29/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>Government Shutdown Related Business Impacts</li> </ul>
SEL-2023-057	9/29/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>Agency Underwriting Changes</li> <li>Compliance Updates</li> <li>Coming Soon: Original Note (Note Vault) Address Change</li> </ul>
SEL-2023-056	9/22/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>USDA Guaranteed Rural Housing Funding Update</li> <li>Awareness: Updated GSE Security Instrument/Note</li> <li>Coming Soon: Original Note (Note Vault) Address Change</li> <li>Disaster Area Declarations</li> </ul>
SEL-2023-054	9/15/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>Agency Underwriting Changes</li> <li>FHA Mortgage Credit Reject</li> <li>Coming Soon: Original Note (Note Vault) Address Change</li> </ul>
SEL-2023-053	9/11/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>Freddie Mac Condo Project Certified Status</li> <li>Condominium Projects in Need of Critical Repairs</li> <li>Fannie Mae CPM Release Notes</li> </ul>
SEL-2023-052	9/8/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>Coming Soon: Original Note (Note Vault) Address Change</li> <li>Additional Temp. Buydown for Agency SOFR ARMs</li> <li>HomeReady/ Home Possible DTI/FICO Overlay Updates</li> <li>Updated Loan Delivery and Underwriting Checklists</li> <li>Disaster Area Declarations</li> </ul>
SEL-2023-050	9/1/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>Freddie Mac Unplanned Buydown</li> <li>Loan Collateral Advisor Warning Messages and Unacceptable Appraisal Practice Policy</li> <li>Presidentially Declared Natural Disaster Area -FL</li> </ul>
SEL-2023-049	9/1/2023	<a href="#">HFA</a>	<ul style="list-style-type: none"> <li>HFA Preferred™/HFA Advantage® and Sweat Equity</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-2023-43	9/25/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>Upcoming Columbus Day Holiday and Hours of Operation</li> </ul>
B-2023-41	9/19/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>Upcoming Lender Portal System Maintenance</li> </ul>
B-2023-40A	9/18/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>Resolved: Known Issue: Multi Factor Authentication Token</li> </ul>
B-2023-40	9/18/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>Known Issue: Multi Factor Authentication Token</li> </ul>
B-2023-39	9/6/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>Upcoming Lender Portal System Maintenance</li> </ul>
B-2023-35A	9/6/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>Reminder: Correspondent Lender Scorecard Distribution</li> </ul>
B-2023-38	9/5/2023	<a href="#">Correspondent/HFA</a>	<ul style="list-style-type: none"> <li>Summary of August Communications</li> </ul>
B-2023-33A	9/1/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>Resolved: Lender Portal Rate Sheets/SOFR ARM Pricing</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-2023-11	9/8/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>New Agency SOFR ARM Loan Size Price Adjusters</li> </ul>
P-2023-10	9/1/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>Spec Pay Up Grids</li> </ul>



### Best Practices

Includes topics such as top-quality critical findings and best practices to avoid and resolve, common errors, suspense deficiencies and incomplete file submissions.

Item	Published	AllRegs Links	Topics/Description
Best Practices	9/8/2023	<a href="#">Correspondent</a>	<ul style="list-style-type: none"> <li>Best Practices for Temporary Buydowns</li> </ul>

## 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.