



- Correspondent Lending
- Housing Finance Agency (HFA)



U.S. Bank wishes our valued lenders a very happy holiday season and a peaceful and prosperous New Year.

Thank you for your continued business in 2024; we look forward to partnering with you in 2025.

Christmas

U.S. Bank will observe the following hours of operation for the Christmas holiday:

Tuesday, December 24, 2024

- U.S. Bank will be open for business, including the following specific hours of operation:
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early on Tuesday, December 24th at 2 pm ET.
 - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
 - With the early market closure at 2 pm ET, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

Note: Online systems will be available for submitting loans and conditions.

Wednesday, December 25, 2024

- U.S. Bank will be **closed** for business on that day, including the following specific hours of operation:
 - **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be closed.
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed. The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow these specific hours of operation:
 - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
 - With the market closure, no Mandatory commitments will be bid.

Note: Online systems will be available for submitting loans and conditions.



New Year's Eve 2024 and New Year's Day 2025

U.S. Bank will observe the following hours of operation for the New Year's holiday:

Tuesday, December 31, 2024

- U.S. Bank will be open for business on that day, including the following specific hours of operation:
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early on Tuesday, December 31st at 2 pm ET.
 - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
 - With the early market closure at 2 pm ET, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

Note: Online systems will be available for submitting loans and conditions.

Wednesday, January 1, 2025

- U.S. Bank will be **closed** for business on that day, including the following specific hours of operation:
 - **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be closed.
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed. The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow these specific hours of operation:
 - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
 - With the market closure, no Mandatory commitments will be bid.

Note: Online systems will be available for submitting loans and conditions.

Questions



Correspondent: Please contact your Account Executive or Client Support 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.
