



- 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	<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
Products	<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-2025-002	1/17/2025	Correspondent/HFA	<ul style="list-style-type: none"> Agency Underwriting Changes
SEL-2025-001	1/10/2025	Correspondent/HFA	<ul style="list-style-type: none"> Fannie Mae HomeReady Value Acceptance Clarification: FHA New Construction Flood Elevation Requirements Disaster 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-2025-05	1/14/2025	Correspondent/HFA	<ul style="list-style-type: none"> Upcoming Lender Portal System Maintenance
B-2025-03 (Revised)	1/7/2025	Correspondent/HFA	<ul style="list-style-type: none"> National Day of Mourning for President James Earl Carter, Jr. (Revised)
B-2025-02	1/2/2025	Correspondent/HFA	<ul style="list-style-type: none"> Summary of December Communications
B-2025-01	1/2/2025	Correspondent/HFA	<ul style="list-style-type: none"> Martin Luther King Jr. Holiday and 2025 Holiday Schedule



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-2025-01	1/31/2025	Correspondent	<ul style="list-style-type: none"> Updates to SPEC Pay Up Grids



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.

- No Best Practices were published this month.*

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.