



- 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

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-2023-048	8/25/2023	Correspondent/HFA	<ul style="list-style-type: none"> Sweat Equity Fannie Mae Title Seasoning on Limited Cash-Out Refinance Reminder: Supplemental Consumer Information Form End of Cycle - Government ARM Change Dates
SEL-2023-047	8/18/2023	Correspondent/HFA	<ul style="list-style-type: none"> Disaster Area Declarations Reminder: Supplemental Consumer Information Form (Form 1103) for FHA Loans
SEL-2023-046	8/11/2023	Correspondent/HFA	<ul style="list-style-type: none"> Qualifying Rate for 7- and 10-year ARMs Reminder: Temporary Buydown Eligibility Updates Address Change Reminder: Final Document Penalties Fees Reminder: Supplemental Consumer Information Form
SEL-2023-045	8/4/2023	Correspondent/HFA	<ul style="list-style-type: none"> Reminder: Temporary Buydown Eligibility Updates Address Change Reminder: Final Document Penalties Fees Reminder: Supplemental Consumer Information Form
SEL-2023-042A	8/3/2023	Correspondent	<ul style="list-style-type: none"> Temporary Buydown Eligibility Implementation Revised
SEL-2023-044	8/2/2023	Correspondent/HFA	<ul style="list-style-type: none"> Reminder: Third Party Originated (TPO) Mortgage Loans



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-2023-37	8/22/2023	Correspondent/HFA	<ul style="list-style-type: none"> Upcoming Labor Day Holiday and Hours of Operation
B-2023-36	8/15/2023	Correspondent	<ul style="list-style-type: none"> Upcoming Lender Portal System Maintenance
B-2023-35	8/10/2023	Correspondent	<ul style="list-style-type: none"> Correspondent Lender Scorecard Distribution
B2023-31E	8/9/2023	HFA	<ul style="list-style-type: none"> Final Reminder: Multi-Factor Authentication (MFA) for AIQ
B2023-31D	8/4/2023	HFA	<ul style="list-style-type: none"> Multi-Factor Authentication (MFA) Coming Soon to AIQ
B-2023-34	8/1/2023	Correspondent/HFA	<ul style="list-style-type: none"> Summary of July 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-2023-09	8/18/2023	Correspondent	<ul style="list-style-type: none"> Updated Correspondent Rate Sheets



Best Practices

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 Practices	8/28/2023	HFA	<ul style="list-style-type: none"> August 2023 – HFA Common Deficiencies
Best Practices	8/25/2023	Correspondent	<ul style="list-style-type: none"> SOFR ARM Best Practice
Best Practices	8/11/2023	Correspondent	<ul style="list-style-type: none"> Best Practices for Temporary Buydowns
Best Practices	8/4/2023	Correspondent/HFA	<ul style="list-style-type: none"> August 2023 - Top Quality Findings

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.