



- ☒ 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	☒ Correspondent Lending ☒ Housing Finance Agency (HFA)	
Underwriting and Delivery Type	☒	Correspondent Delegated
	☒	Correspondent Non-Delegated
	☒	Correspondent EZD
	☒	Correspondent Mandatory
	☒	HFA Delegated
	☒	HFA Non-Delegated
Products	☒	Conventional (Freddie)
	☒	Conventional (Fannie)
	☒	Conventional (Portfolio)
	☒	FHA
	☒	VA
	☒	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-2025-039	9/30/2025	Correspondent/HFA	Coming Soon: Early Payoff (EPO) Updates
SEL-2025-038	9/26/2025	Correspondent/HFA	Fannie Mae Allowable Cash Back for Limited Cash Out Refinance
SEL-2025-037	9/19/2025	Correspondent/HFA	- Agency Updates: Project Eligibility Waivers - Freddie Mac: Expanded Loan-to-Value (LTV) Ratios for 2- to 4- unit Properties - Disaster Area Declarations
SEL-2025-036	9/12/2025	Correspondent/HFA	- Reminder: Updated Correspondent Relations Contact Information - Loan Product Advisor® (LPA®) Release Notes - USDA Guaranteed Rural Housing Funding Update
SEL-2025-035	9/5/2025	Correspondent/HFA	Updated Correspondent Relations Contact Info. Mortgage Insurance (MI) Best Practices

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-2025-44	9/29/2025	Correspondent/HFA	Upcoming Columbus Day Holiday/Hours of Operation
B-2025-43	9/17/2025	Correspondent/HFA	Upcoming Lender Portal System Maintenance
B-2025-42	9/10/2025	Correspondent/HFA	Upcoming Lender Portal System Maintenance
B-2025-41	9/3/2025	Correspondent/HFA	Upcoming Lender Portal System Maintenance
B-2025-40	9/2/2025	Correspondent/HFA	Coming Soon - Client Experience Survey
B-2025-39	9/2/2025	Correspondent/HFA	Summary of August 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-2025-06	9/16/2025	Correspondent	Best Efforts and Mandatory Expanded SPEC Pay Up
P-2025-05A	9/11/2025	Correspondent	Reminder: Lender Portal Readiness - Agency AMI Loan Level Price Adjusters (LLPAs)
P-2025-05	9/5/2025	Correspondent	Lender Portal Readiness - Agency AMI Loan Level Price Adjusters (LLPAs)

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	9/26/2025	Correspondent/HFA	September 2025 - Quarterly Top-Quality Findings
Best Practices	9/26/2025	Correspondent/HFA	Lender Portal Best Practices for Lenders Delivering Both Correspondent and HFA Loans
Best Practices	9/19/2025	Correspondent/HFA	Lender Portal Best Practices for Lenders Delivering Both Correspondent and HFA Loans
Best Practices	9/12/2025	Correspondent/HFA	Lender Portal Best Practices for Lenders Delivering Both Correspondent and HFA Loans
Best Practices	9/5/2025	Correspondent/HFA	Lender Portal Best Practices for Lenders Delivering Both Correspondent and HFA Loans

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.