



Bulletin



B-2026-02: Summary of December Communications

January 2, 2026

- 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



This document is not a Consumer Credit Advertisement and is intended for Correspondent/HFA use only. This information is provided to assist Correspondents/HFA and is not a consumer credit advertisement as defined by Regulation Z. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all amounts. Interest rates and program terms are subject to change without notice. Mortgage and Home Equity products are offered by U.S. Bank National Association. Deposit Products offered by U.S. Bank National Association. Member FDIC. ©2026 U.S. Bank.



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-2025-061	12/26/2025	HFA	<ul style="list-style-type: none"> • HFA Final Documents Address Update
SEL-2025-060	12/26/2025	Correspondent/HFA	<ul style="list-style-type: none"> • System Readiness: Conforming Loan Limit Increase
SEL-2025-059	12/19/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Reminder: Revised Maine MERS Assignment • Reminder: Loan Product Advisor® (LPA®) Release Notes
SEL-2025-058	12/19/2025	Correspondent	<ul style="list-style-type: none"> • Update to Temporary Enhancement to HomeReady® and Home Possible®
SEL-2025-057	12/15/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Government Loan Limits
SEL-2025-056	12/5/2025	Correspondent/HFA	<ul style="list-style-type: none"> • FHA 4000.1 Update and HUD Form 92900-B Waiver Rural Development/USDA Chapter 11 Ratios Clarification for Manufactured Homes Documentation Update to Portfolio Underwriting Guidelines
SEL-2025-055	12/5/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Work Completion Escrows • Reminder: Revised Maine MERS Assignment • Reminder: Loan Product Advisor® (LPA®) Release Notes
SEL-2025-054	12/2/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Reminder - Government Loans Now Permitted in eMortgage Expansion Program



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-2025-59	12/18/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Upcoming Lender Portal System Maintenance
B-2025-58	12/17/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Upcoming Lender Portal System Maintenance
B-2025-57	12/11/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Upcoming Holiday Season and Hours of Operation
B-2025-56	12/10/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Upcoming Lender Portal System Maintenance
B-2025-55	12/5/2025	Correspondent	<ul style="list-style-type: none"> • Freddie Mac TPTS Alert (Easy D)
B-2025-54	12/2/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Summary of November Communications



Pricing Flashes (Correspondent Only)

Pricing Flashes are Correspondent communications for topics related to pricing and secondary marketing including rate sheet changes.

There were no Pricing Flashes published.



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	12/26/2025	Correspondent/HFA	<ul style="list-style-type: none"> • Best Practices for Final Document Delivery

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.