



Best Practices



January 2026 – Common Compliance Conditions and Post Fund Findings

January 23, 2026

Correspondent Lending

Housing Finance Agency (HFA)

Summary

U.S. Bank provides the most recent **Common Compliance Conditions and Post Fund Findings** to assist Correspondent and HFA lenders submit complete loan files for purchase. This information provides the most recent findings and best practices to resolve.

Finding	Common Error(s)	Best Practice
Closing Disclosure(s): Initial and Final	Missing Documents/ Incomplete Information	Ensure initial and final documents including all pages are provided, signed, and dated by the borrower(s), where applicable. Ensure proper placement of fees, payee/provider name, and real estate commission fees on the borrowers final CD.
Written List of Providers	Missing/ Incomplete	Ensure the Written List of Providers that are within the three-day timing requirement of the initial Loan Application date are provided.
Appraisal Delivery Acknowledgement	Missing/ Incomplete	Ensure that there is a Borrower Acknowledgement, Receipt of Appraisal, Certification of Valuation of Delivery or Waiver are present in the file meeting the timing requirement.
FHA Settlement Certification	Missing/ Incomplete	Ensure that the FHA Settlement Certification including all pages is provided, and that the document is signed and dated by borrower(s), seller(s), and Settlement Agent. The document must include the date of the sales contract in the Seller transaction section.

Loan Delivery Checklists

U.S. Bank utilizes multiple methods to reduce loan quality findings and eliminate potential delays in purchase including loan delivery and underwriting checklists located in the **Correspondent and HFA Lending Guide** (1100: Exhibits, Forms, & Checklists):

- **Correspondent**
 - [1141.1: Conventional Closed Loan Documentation Requirements](#)
 - [1141.2: Government Closed Loan Documentation Requirements](#)
- **HFA**
 - [Conventional Loan Delivery Checklist](#)
 - [Government Loan Delivery Checklist](#)

Please remember to send a complete loan package, including all credit/underwriting documents, to avoid pre-funding and post-funding deficiencies and quality findings. Lenders may not receive notice of loan deficiencies for all items included on the checklist; however, we do require the credit package along with the full closed loan package.

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.

