



Seller Guide Update



Updated Process for Managing HFA Servicing Inquiries

April 3, 2026

Housing Finance Agencies (HFA)

Summary

To streamline communication and ensure that inquiries from Housing Finance Agencies (HFAs) are routed efficiently and to the correct team, we are implementing an updated process for handling servicing requests and inquiries.

New Servicing-Related Inquiries Process

All servicing inquiries from HFAs will now be directed to your new **U.S. Bank Investor Relations Liaison** at the following e-mail address:

U.S. Bank Investor Relations Liaison
<p>Angie Morales, AVP Investor Relations Attn: U.S. Bank Investor Relations Shared E-mail: CBBOInvestorRelations@usbank.com</p>

Upon receipt of a new inquiry, **Investor Relations** will receive and review the inquiry, coordinate and document the response, and share the inquiry, response, and any follow-up communication to the **U.S. Bank HFA Client Sales Executives**.

Benefits of this updated process include:

- **Improved Efficiency:** Clear routing reduces delays and ensures inquiries reach the correct teams faster.
- **More Consistent Communication:** Centralized intake through Investor Relations helps ensure accurate, aligned messaging to HFAs.
- **Better Tracking & Documentation:** Consolidating communication flow supports stronger record-keeping, transparency, and follow-up with both HFAs and internal partners.
- **Enhanced Collaboration:** Strengthens coordination between Investor Relations and the HFA Sales team, supporting a more seamless client experience.

Non-Servicing Inquiries

Please continue to work with your HFA Client Sales Executive on any non-servicing related inquiries.

Additional Resources

The following additional resources are available:

- Updated HFA Resource Guide

Questions



HFA: Please reach out to your Client Sales Executive with questions.





HFA Resource Guide

U.S. Bank Home Mortgage HFA Lending Contacts



Housing Finance Agency Services

U.S. Bank Home Mortgage provides customized partnerships for Housing Finance Agency (HFA) lending through our dedicated HFA Division. Your U.S. Bank Home Mortgage HFA team stands ready to assist you as we partner every step of the way.

HFA Leadership Team



**Shelly Kobb – EVP
Correspondent and HFA Lending**
Phone: 612.849.8357
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**Michele Hunt – SVP, HFA
Fulfillment**
Phone: 952.876.9582
Email: Michele.Hunt@usbank.com



**James Coreno – SVP, HFA
Sales Division Manager**
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Email: James.Coreno@usbank.com



**Ben Babcock – VP, HFA Site
Manager**
Phone: 952.876.9621
Email: thomas.babcock@usbank.com



**Sally Mazzola – VP, HFA Client
Sales**
Phone: 216.606.1827
Email: Sally.Mazzola@usbank.com



**Tami Hilton – SVP, Client
Administration & Sales
Support**
Phone: 952.876.5162
Email: Tami.Hilton@usbank.com

HFA Client Support (Help Desk) and Customer Care



**Dodie Conder, VP, Client
Support**
Phone: 270.689.7214
Email: Dodie.Conder@usbank.com



**Joseph Steele, HFA Sales
Support**
Phone: 612.243.5378
Email: Joseph.Steele@usbank.com
Contact your HFA Client Relationship Manager for new lender onboarding and system support, pipeline management, product support including eligibility (AUS), and overall planning and hosting of lender workshops.



**U.S. Bank Investor Relations -
HFA Support
Angie Morales, AVP**
Email: CBBInvestorRelations@usbank.com

Your U.S. Bank HFA Sales Team



**Lou Caresani – VP, HFA Client
Sales Executive (East)**
Phone: 216.606.1826
Email: Louis.Caresani@usbank.com



**Shannon Byron – HFA Client
Sales Executive (West)**
Phone: 952.876.5026
Email: Shannon.Byron@usbank.com



Additional Resources for Your Lenders



HFA Lender Customer Care

Contact for post-closing/pre-funding status requests, questions on deficiencies, post-closing/pre-funding policies and procedures:

Phone: 800.562.5165, Option 1
Email: HFACustomerCare@usbank.com



Underwriting Customer Care Help Line and Email for HFA Lenders

For scenarios or clarifications to Agency and U.S. Bank underwriting guidelines, underwriting status or conditions:

Dedicated Email:
Usbhm.conditions@usbank.com

For underwriting pre-submission scenarios or guideline questions:

Phone: 800.200.5881, Option 2
Dedicated Email:
Uwcustomercare@usbank.com

Lender Administration



Michelle Snyder, VP, Lender Administration Support Manager

Email: Michelle.Snyder2@usbank.com
Phone: 952.876.5097



For new lender requests, inquiries on existing approved lender accounts, and vendor requests (SSAE16, U.S. Bank Information Security, Business Continuity, Insurance, and Financials):

Email:
Lender.Management@usbank.com



Additional Resources

Client Billing and Repurchases

Contact for invoice and billing inquiries:
Email: CorrespondentBilling@usbank.com

Contact for repurchase inquiries and correspondence:

Email:
usbhmowensbororepurchase@usbank.com



TRID - Compliance

Contact for questions pertaining to Dodd-Frank compliance and TILA- RESPA Integrated Disclosure compliance:

Email: usbhtmlendersupport@usbank.com

Post Funding

Contact for inquiries regarding final and recorded documents:

HFA Final Docs Shared Mailbox:
Documentcontrol@usbank.com

Contact for inquiries and to send final recorded documents after the loan is purchased:

HFA Post Funding Shared Mailbox:
USBHMKYCICforfinaldocumentuploads@usbank.com