



Bulletin



B-2026-28: Summary of July Communications

August 3, 2025

- ☒ 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-2026-026	7/31/2026	Correspondent/HFA	- Initial Loan Estimate Review Changes - Agency Underwriting Changes
SEL-2026-025	7/24/2026	Correspondent/HFA	- Conventional Condominium Review Changes - Updates to FHA Quality Control Requirements for Appraisal Field Reviews - Presidentially Declared Natural Disaster for LA
SEL-2026-024	7/10/2026	Correspondent/HFA	- FHA Limited 203(k) - Presidentially Declared Disaster Areas (LA, MI, WI, MS)
SEL-2026-023	7/2/2026	Correspondent/HFA	Reminder Regarding Acceptability of Hybrid Appraisals



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-2026-26	7/22/2026	Correspondent/HFA	Upcoming Lender Portal System Maintenance

Pricing Flashes (Correspondent Only)

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

No new Pricing Flashes were 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	7/24/2026	Correspondent/HFA	Lender Portal System Updates
Best Practices	7/2/2026	Correspondent/HFA	Top Quality Findings

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.