

PRE-CLOSING		
Topic	Common Questions	Contact For Assistance
<ul style="list-style-type: none"> Delegated Underwriting Issues (Lender underwrites loan) Disclosure Requirements Loan Closing Schedules 	<ul style="list-style-type: none"> Underlying product guidelines FHA/VA/RD credit/DTI requirements Qualifying income 	Lender's Underwriter/Compliance
<ul style="list-style-type: none"> Non - Delegated Underwriting Issues (U.S. Bank underwrites loan) 	<ul style="list-style-type: none"> U.S. Bank HF Division loan underwriting 	Customer Care Team 1.800.562.5165 – option 1
<ul style="list-style-type: none"> Regulatory Compliance 	<ul style="list-style-type: none"> U.S. Bank Home Mortgage - HFA Division requirements related to the Dodd/Frank regulatory change 	U.S. Bank - HFA Division USBHMLenderSupport@usbank.com
<ul style="list-style-type: none"> Minnesota Housing Program Questions Loan Commitment 	<ul style="list-style-type: none"> Borrower and income eligibility Property eligibility Downpayment/Closing Cost Loans Help committing a loan HFA conventional products Credit/DTI overlay Minnesota Housing forms 	Minnesota Housing Partner Solutions Team 651.296.8215 1.800.710.8871 mnhousing.solution@state.mn.us
<ul style="list-style-type: none"> Completion Escrow Maximum 	<ul style="list-style-type: none"> 203(k) Streamlined escrows 	U.S. Bank - HFA Division Help Desk 1.800.562.5165, option 2 hfa.programs@usbank.com
<ul style="list-style-type: none"> Condominium Policies, Procedures, and Required Approval 	<ul style="list-style-type: none"> Minnesota Housing lenders who underwrite their own Minnesota Housing loan files have delegated authority to underwrite loans for condos up to 97% LTV 	Lender's Underwriter

POST-CLOSING	
Topic	Contact For Assistance
<ul style="list-style-type: none"> • U.S. Bank - HFA Lender Portal on or after 1/29/24 • DocVelocity/AIQ any loan in process prior to 1/29/24 	U.S. Bank - HFA Division Help Desk hfa.programs@usbank.com
<ul style="list-style-type: none"> • General Deficiencies and Status Updates 	U.S. Bank Deficiency Specialist See deficiency report or DocVelocity
<ul style="list-style-type: none"> • Deficiency Escalations and Other Deficiency Issues 	Customer Care Team hfacustomer@usbank.com 1.800.562.5165, option 1
<ul style="list-style-type: none"> • Final Documents 	documentcontrol@usbank.com
<ul style="list-style-type: none"> • Post-Funding 	hfa.postfunding@usbank.com
<ul style="list-style-type: none"> • Loan Servicing Questions 	U.S. Bank customer Service 1.800.365.7772

GENERAL	
Topic	Contact For Assistance
<ul style="list-style-type: none"> • Marketing/REP CE Credit Sessions Ask for Business Development • Training Ask for Training Coordinator 	Minnesota Housing Partner Solutions Team 651.296.8215 1.800.710.8871 mnhousing.solution@state.mn.us
<ul style="list-style-type: none"> • File Delivery Checklists • U.S. Bank HFA Division lending manuals • U.S. Bank HFA Division Lender Management • U.S. Bank HFA Division General Questions 	U.S. Bank - HFA Division Help Desk 1.800.562.5165, option 2 hfa.programs@usbank.com Allregs website: www.hfa.usbank.com Lender.management@usbank.com