

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

<b>POST-CLOSING</b>	
<b>Topic</b>	<b>Contact For Assistance</b>
<ul style="list-style-type: none"> <li>• Doc Velocity</li> </ul>	<a href="mailto:hfadocvelocityassistance@usbank.com">hfadocvelocityassistance@usbank.com</a>
<ul style="list-style-type: none"> <li>• General Deficiencies and Status Updates</li> </ul>	U.S. Bank Deficiency Specialist See deficiency report or DocVelocity
<ul style="list-style-type: none"> <li>• Deficiency Escalations and Other Deficiency Issues</li> </ul>	Customer Care Team <a href="mailto:hfacustomer@usbank.com">hfacustomer@usbank.com</a> 1.800.562.5165, option 1
<ul style="list-style-type: none"> <li>• Final Documents</li> </ul>	<a href="mailto:documentcontrol@usbank.com">documentcontrol@usbank.com</a>
<ul style="list-style-type: none"> <li>• Post-Funding</li> </ul>	<a href="mailto:hfa.postfunding@usbank.com">hfa.postfunding@usbank.com</a>

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