

PRE-CLOSING		
Topic	Common Questions	Contact For Assistance
<ul style="list-style-type: none"> Delegated Underwriting Issues (Lender underwrites loan) Disclosure Requirements 	<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 changes 	U.S. Bank - HFA Division USBMLenderSupport@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"> Determine your company's Tier Level and general questions Condominium Reviews and Approval 	U.S. Bank - HFA Division Help Desk 1.800.562.5165 – option 2 hfa.programs@usbank.com U.S. Bank – Project Approval Dept. 952.876.5318 projectapprovaldept@usbank.com

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

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 	<p>Minnesota Housing Partner Solutions Team</p> <p>651.296.8215 1.800.710.8871</p> <p>mnhousing.solution@state.mn.us</p>
<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 	<p>U.S. Bank - HFA Division Help Desk</p> <p>1.800.562.5165 – option 2 hfa.programs@usbank.com</p> <p>Allregs website: www.mrbp.usbank.com</p>