# U.S. Bank Home Mortgage

## **Lender Operations Update**

2014-48

Attn: HFA Lenders,

### Revised- Contacting U.S. Bank Home Mortgage September 25, 2014

This is to advise lenders that recently our Hotline options have changed. There are now two options for speaking with someone and these are both referenced below in this revised bulletin. As well, we want to provide information on contacting areas that are not part of our Hotline options. To better help support our lenders, and in an effort to improve efficiency and shorten time frames, please use these contact points as appropriate. As we have previously stated, periodically, we will be reminding you of the different means of contacting U.S. Bank Home Mortgage along with examples of the types of questions and content each area is able to handle.

#### **Operations**

➤ mrbpcommunications@usbank.com — As mentioned previously in Bulletin 2014-05, this shared e-mail box specifically focuses on lender questions regarding exceptions on loans. You may also reach the Communications Team by phone at 800-562-5165, option "1", between 8:00 a.m. and 5:00 p.m. Eastern Time.

#### Examples of valid e-mail to mrbpcommunications@usbank.com

- ✓ Requesting an updated exception report
- ✓ Our loan has funded, but we haven't received the Purchase Advice yet. What do we do?
- ✓ Could you please clarify the exception on this loan?
- ✓ The documents you requested are in the file, could you please check again?
- ✓ We sent in the documents, why hasn't the exception cleared?
- ✓ This is not a valid exception, could you please clear?
- \*\* All questions on exceptions should be directed to mrbpcommunications@usbank.com.
- <u>mrbp.exceptions@usbank.com</u> This shared e-mail box is where you would send *only* scanned copies of documentation to clear exceptions for a loan purchase. All questions on exceptions should be sent directly to <u>mrbpcommunications@usbank.com</u>.

#### Example of valid e-mail to mrbp.exceptions@usbank.com

- ✓ We have located the document needed to clear the exception. Please print it out and submit it for processing. Thank you!
- \*\* All e-mail sent must contain either the loan number or a copy of the exception report with the item circled.

#### **Program Administration**

▶ mrbp.helpdesk@usbank.com – E-mail box for all general program questions. You may also reach the Help Desk by calling 800-562-5165, option "2", between 8:00 a.m. and 5:00 p.m. Eastern Time.

#### Example of valid e-mail to mrbp.helpdesk@usbank.com

- ✓ We cannot find the checklist needed to submit a loan for underwriting, can you please advise where we may find one?
  - \*\* Most requested documents can be located in the U.S. Bank Lending Manuals located at http://www.mrbp.usbank.com

All of **us** serving you





▶ lender.management@usbank.com – E-mail box for lender inquiries regarding participation in MRB programs with U.S. Bank Home Mortgage – MRBP.

#### Examples of valid e-mail to lender.management@usbank.com

- ✓ Could you please update us on the status of our lender application?
- ✓ We have a few questions on delegation changes, could you assist please?
- ✓ Some questions have come up regarding our annual certification, are you able to help?

The following are contact options for areas that are not available on our Hotline.

#### **Post Funding**

<u>mrbp.postfunding@usbank.com</u> − E-mail box for inquiries after loan is purchased.

#### Examples of valid e-mail to mrbp.postfunding@usbank.com

- ✓ We paid the taxes and U.S. Bank paid the taxes, how do we get reimbursed?
- ✓ I have a question about fees that were taken out of the wire, can you assist please?
- ✓ We received a wire today but did not get a purchase advice. Did you purchase any loans from us today?
- ✓ We are trying to track down some first payment checks the borrower sent to the wrong address, can you provide some input?

#### **Document Control**

> documentcontrol@usbank.com - E-mail box for questions pertaining to final and recorded documents.

#### Examples of valid e-mail to documentcontrol@usbank.com

- ✓ We have a question about final documents, can you help?
- ✓ We are submitting some insurance certificates, thank you!

#### **Regulatory Compliance**

➤ <u>USBHMLenderSupport@usbank.com</u> – E-mail box for U.S. Bank Home Mortgage requirements for the recent regulatory change questions related to the recent Dodd/Frank legislation. For further information, please reference Bulletin 2014-16.

