

Underwriting Guidelines

- Credit underwriting is the responsibility of the originating lender
 - U.S. Bank Home Mortgage (Master Servicer) will not re-underwrite your loans
- Correspondent Lenders (Lenders for which U.S. Bank underwrites)
 - Must follow U.S Bank guidelines and overlays
 - Must use U.S. Bank appraisal services
- All loans are subject to both internal and agency audits

Am Best Underwriting Guide

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The Directory of U.S. Trademarks ,1993

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