

Ralph M. Perrey, Executive Director



**MEMORANDUM**

DATE: November 4, 2015  
TO: All Originating Agents  
FROM: Rhonda Ronnow, Director of Loan Operations  
SUBJECT: **Clarification Regarding US Bank HFA Bulletins**

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On Friday, October 30<sup>th</sup>, US Bank sent out Bulletin 2015-24 regarding manufactured housing loans and a second Bulletin regarding Credit Scores. These bulletins only apply to loans that the HFA Division of US Bank purchases directly from the lender. Since THDA purchases all of our loans directly from our lenders and US Bank only services our loans, this does not apply to any THDA loans.

Below is an example of the letterhead from US Bank's HFA Division. These do not apply to THDA loans.



If you have any questions, please contact [sfASK@thda.org](mailto:sfASK@thda.org) or call 615-815-2100.