

# 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

**Tobias Bleicker**



## **Am Best Underwriting Guide:**

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