

U.S. Bank Home Mortgage - HFA Division

**FHA Representative Credit Score Option
Credit Score 640-659 on FHA Loans**

Effective Date: All March 2019 issue pools

HFA will be charged .50% of the loan amount at pool settlement

HFA's must indicate below either "Yes" or "No"

Yes _____ No* _____

**By selecting "No", the HFA acknowledges that the representative minimum credit score on FHA loans will be 660*

HFA: _____

Signature: _____ **Date:** _____

HFA may change their selection with a 30 day written notice to U.S. Bank