



# WHOLESALE BULLETIN

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## 18W-092

**Attention: Business Development Managers & Mortgage Brokers**

**October 5, 2018**

**Please take a moment to read the important information contained in this bulletin.**

**Included in this Bulletin: US Bank Loan Delivery Requirements – GSFA Platinum Loans**

Effective with all reservations on or after 10/5/18, US Bank is requiring a Mortgage Loan Origination Agreement (MLOA) for ALL loans (borrower paid and lender-paid). Since US Bank is the Master Servicer for the GSFA Platinum program, this requirement affects ALL of the GSFA Platinum loans.

- The MLOA form must be delivered to the borrower within 3 days of application.
- The MLOA must be signed by the broker and a minimum of one borrower.
- The MLOA needs to identify the source of compensation (borrower-paid for GSFA loans) and the compensation amount (dollar amount or percentage).
- The MLOA must match the final Closing Disclosure (CD).

As a reminder, the Anti-Steering Certificate (aka Anti-Steering Disclosure) must be provided on all GSFA Platinum loans and signed by the broker.

**Author: Strategic Products**