



Product Release

Information for Correspondent Lenders of Truist Bank
August 15, 2025 • COR25-050

Alert

Update

Reminder

Clarification

Training
Information

Preview

Revisions to RD HB 1-3555 Chapter 16

Truist Bank (Truist) announces updates related to USDA's recent revisions to Handbook 1-3555, Chapter 16.

Effective Dates

Effective for new and existing RD applications on or after August 15, 2025.

Background Information

On June 26, 2025, USDA announced revisions related to Title Evidence in Handbook 1-3555 Chapter 16.

Bulletin Details

The revisions to Handbook 1-3555, Chapter 16, include clarifications to title insurance requirements with the ability for lenders to utilize Attorney Opinion Letters in place of a Title Policy. Truist aligns with Title Insurance Policy requirements, but does not accept Attorney Opinion Letters. The Rural Development Loan Standard in the Correspondent Seller Guide has been updated to add the following standards:

- Ensure the mortgage must have a valid first lien position at closing and is covered by a title insurance policy issued by an acceptable insurer (including any required endorsements).
- Lenders must follow USDA HB-1-3555 for Title Insurance requirements.
- Attorney Title Opinion Letters are not acceptable in lieu of a title insurance policy.

This is a clarification to publication [COR25-044](#); the updated [Government Overlay Matrix](#) was published on 08/01/25 along with [COR25-044](#) and has not changed since that publication.

Before and After Matrix

[Click here](#) to see the before and after matrix that provides a detailed overview of all standard revisions.

Revised Material

Click [Rural Development Loan Standard](#) to review the revised product material.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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