



- Correspondent
- Housing Finance Agency (HFA)

Summary

This Lender Portal best practice will cover the following topics:

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User Access

Lender Portal Seller Administrators are responsible for creating and maintaining lender users including adding and managing users for their organization, as well as establishing access to the appropriate tools and features within Lender Portal. When a Seller Administrator sets up users within your organization, the administrator has the opportunity to complete the following optional fields that allow a user to elect to receive any of the notifications available by email and/or SMS text messaging:

- **Appraisal Approval Required/Conditions:** when a High Risk appraisal review is required or when High Risk appraisal conditions have been added/modified.
- **Underwriting Conditions/Decision:** when underwriting conditions have been added/modified or when an underwriting decision has been made on a loan.
- **Purchase Advice:** when the Purchase Advice letter is available to view/print.
- **Purchase Conditions/Decision:** when Pre-Purchase Review conditions have been added/modified or when a purchase decision has been made on a loan.
- **Comments:** U.S. Bank responds to a message the user has created/is assigned.
- **Commitments:** not applicable for HFA users.

Notification Preferences

<p>Appraisal Approval Required/Conditions</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Sms</p> <p><input checked="" type="checkbox"/> My Loans Only</p>	<p>Underwriting Conditions/Decision</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Sms</p> <p><input checked="" type="checkbox"/> My Loans Only</p>	<p>Purchase Advice</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Sms</p> <p><input type="checkbox"/> My Loans Only</p>
<p>Purchase Conditions/Decision</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Sms</p> <p><input checked="" type="checkbox"/> My Loans Only</p>	<p>Comments</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Sms</p>	<p>Commitments</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Sms</p>

Note: The **My Loans Only** checkbox is to be selected to receive notifications on created/associated loans only. If **My Loans Only** is not selected, the user will receive notifications on all pipeline loans.



My Loans Functionality

Seller Administrators can uncheck the My Loans checkbox to allow a user to access all loans, or a Seller Administrator, or a user associated with the loan, can assign additional users to the loan, as needed. Steps to assign the loan:

1. Search for the loan in the pipeline,
2. Click **Manage Loan**,
3. If the loan is still in a Registered status, click **Assign Loan** icon as shown below.

Loan Details

3351131938 **View Loan** Registered

Assign Loan Re-import Cancel Loan

Borrower Name	Product	Commitment ID	Final Rate	Final Price	Lock Days	Lock Exp Date
Firstimer, Alice Marie	3501 FNMA Fixed Rate Conforming 30 - 25 Year		5.500	98.632	15	09/19/2024

4. If the loan has moved beyond a Registered status, click the **View Loan** icon (as shown below) and scroll to the Originator section.

Loan Details

3351133147 **View Loan** Accepted for Review

Assign Loan Re-import Cancel Loan

Borrower Name	Product	Commitment ID	Final Rate	Final Price	Lock Days	Lock Exp Date
Spender, Elizabeth	3501 FNMA Fixed Rate Conforming 30 - 25 Year		7.000	103.654	30	10/28/2024

5. From the Originator section, click **Assign Loan**.

Originator

Originator Full Name* J Edward Vogt

Originator NMLS ID* 123456789

Assign Loan

Lender NMLS Name* Change Adoption

Lender NMLS ID* 402761

Lender Loan Number 90032388469

Original Application Received Date* 08/18/2022

USBank is Current Servicer? Interest Only Prepayment Penalty Community Land Trust

Once the user is assigned, click **Cancel** at the bottom of the screen to exit (updates will be saved).

Comments Tab

The **Comments** tab in Lender Portal provides a user the ability to send and receive communications via two-way communication with U.S. Bank regarding multiple loan milestones. This best practice is intended to remind users of the **Comments** feature and benefits when the feature is utilized.

Two-Way Communication

When using the **Comments** feature, by selecting the applicable category for a user's inquiry (outlined further in this best practice), Lender Portal automation directs the inquiry to the correct U.S. Bank team. Initial inquiries, and all responses that are returned using the **Comments** feature are maintained within the specific loan for overall ease-of-use. By using the **Comment** feature, Lender Portal can save users time when requesting loan information. To initiate two-way communication:

1. From the **Loans Pipeline** page, locate the loan.
2. Hover over loan to enable the **Manage** button.
3. Click **Manage**.

HFA Pipeline

HFA Reservations **HFA Loans**

All Loans 3817 / 3817 My Loans

Q Search HFA Loan Number, Reservation ID, Loan #, Seller Loan #, Property Address, Borrower Name, Last 4 SSN

LOAN # / HFA LOAN NUMBER	BORROWER NAME / SELLER LOAN NUMBER	PROPERTY ADDRESS	AGENCY NAME / SERIES CODE	CONDITIONS / LOAN AMOUNT	INTEREST RATE / MORTGAGE TYPE	MILESTONE
9951106602 123456789	Gage, Mort 9001122345	1005 Jessie Street, St. Paul, MN	Minnesota Agency MHE	Conditions	6.500 Conventional	Manage
9951106705 887945612	America, Andy 90015894325	123 W Main Street, Absarokee, MT	Oklahoma Agency OKZL	1 \$135,000.00	6.750 VA	Registered

Two-Way Communication, continued

- From the **Loan Details** page, click the **Comments** tab – The **Categories**, **Subject**, and **Enter Message here...** fields all need to be complete for the Send button to enable.

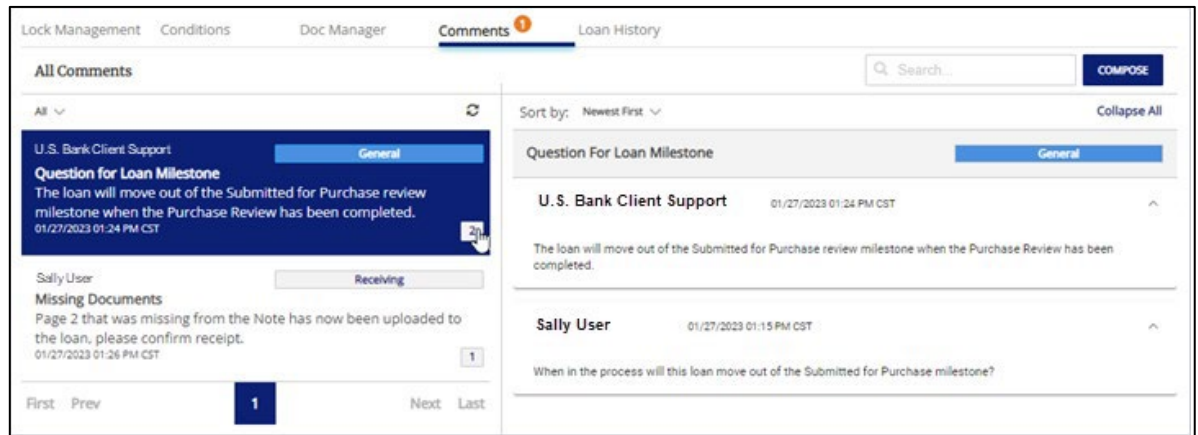
The screenshot shows the 'Comments' tab in a loan management system. On the left, there is a list of 'All Comments' with a search bar and a 'COMPOSE' button. A comment from 'Sally User' is visible, dated 09/27/2022 10:55 PM EDT. On the right, the 'New Message' form is active, showing a 'Categories' dropdown set to 'Receiving' and a 'Subject' field containing 'Documents'. The message body contains the text: 'Hi, I might have missed the Submitted for Documents pop-up box. could you please let me know if documents have been received for review? Thank you!'. There are 'Clear' and 'Send' buttons at the bottom of the form.

- From the **New Message** section, select a category for the new message using the **Categories** dropdown. Category options and descriptions include:
 - Cancellation Request:** select to cancel a loan after you have submitted for purchase or submitted for underwriting. Include a brief explanation of the reason/purpose for the cancellation within the New Message section.
 - Client Support:** select for questions or issues related to the registered loan, document, and package upload, etc.
 - Purchase Review Compliance:** select for questions regarding conditions posted on a delegated loan that are compliance related or for general post-closing compliance related questions.
 - Funding:** select for questions regarding loan funding including questions related to funding adjustments or the Purchase Advice.
 - General:** select for general questions which do not fit under other category options such as updates on loan status, turn times for underwriting review, issues with using Lender Portal, etc.
 - High Risk Appraisal:** select for questions regarding High Risk Appraisal conditions or if you have questions on a 1st Generation Appraisal Report. To request a High Risk Appraisal review on a loan in a Registered status, submit an email request to TPOcollatoralreview@usbank.com.
 - Purchase Review:** select for questions, to request assistance, or to provide additional details to U.S. Bank regarding Purchase Review, Purchase Funding, or Pooling conditions.
 - Pre-Underwriting:** select for questions regarding Critical Docs or Pre-Underwriting conditions.
 - Receiving:** select for questions regarding critical documents, package delivery, uploading documents, or missing documents.
 - Underwriting:** select for questions regarding the following condition types, Submit to Underwriting, Conditional Approval, or Final Approval.
- Enter a subject into the **Subject** field.
- Type message/comments/questions into the **Enter Message here...** comment box.
- Click **Send**.

The screenshot shows the 'New Message' form with the 'Categories' dropdown menu open. The dropdown list includes: Cancellation Request, Client Support, Purchase Review Compliance, Funding, General, High Risk Appraisal, Purchase Review, Pre-Underwriting, Receiving, and Underwriting. The 'Subject' field contains 'Question for Loan Milestone'. The message body contains the text: 'When in the process will this loan move out of the Submitted for Purchase milestone?'. There are 'Clear' and 'Send' buttons at the bottom of the form.

Two-Way Communication, continued

- Messages sent and received will be accessible to view under the **All Comments** section.
- To view a message thread, click the box in the lower right corner to expand the reading pane.
- The number displayed on the **Comments** tab represents the number of unread messages received from U.S. Bank.



Loan Management

The **Loan Details** page also gives users a variety of ways to manage a loan including, but not limited to, managing conditions, uploading documentation for review, initiating **two-way communication**, and milestone history.

If a user chooses to manage a loan that is currently being reviewed by U.S. Bank, their access will be limited and a Limited Loan Access message will be displayed.

This is to ensure that the loan review process is not disrupted and that the loan is processed in a timely and efficient manner.

Limited loan access restricts a user's abilities to only uploading documents towards conditions, utilizing the **Doc Manager** tab, and using the **Comments** features.

- Click **No** to return to the current pipeline page, or
- Click **Yes** to view the **Loan Details** page.

Limited Loan Access

This loan is currently being accessed by a U.S. Bank user. Your access is limited to submitting documents through Conditions or Doc Manager and using the Comments feature. Do you still wish to open the loan?

When a loan is not limited, users with the appropriate role permissions can utilize all other loan management options from the **Loan Details** page, including:

- View Loan Details
- Management
- Conditions
- Doc Manager
- Comments
- Loan History

Additional Resources

As a reminder, the following information is also available from the **Additional Resources** section of Lender Portal:

- **AllRegs Access:** Access AllRegs directly from Lender Portal. Lenders are encouraged to review Section 900: Delivery and Funding of the Correspondent Seller and HFA Lending Guides in AllRegs as it contains instructions applicable to closing mortgage loans to be sold to U.S. Bank.
- **Lender Scorecards:** Lenders may access their monthly Performance and Operational scorecards directly from Lender Portal. Only credentialed Lender Scorecard users may access your organization's Lender Scorecards. Your organization's Seller Administrator can assist you with assigning and/or updating credentials, as needed. Refer to **B-2024-32 (7/15)** for complete details.
- **Turn Times:** You may also review current turn times within the **Additional Resources** section which includes turn times for Client Support, Underwriting, Loan Review, Funding, Note Vault, Appraisal Review, and Project Approval Review.

Training Resources

To access additional training material, simply login, click on Resources on the left navigation menu and then click on Additional Resources.

Training Topic	Description
Seller Administrator	Administrators can use the portal for a variety of administrative needs, including creation and maintenance of Lender users, as well as granting and revoking permissions to users to perform specific tasks within the system. The Seller Administrator user role in the Lender Portal will be used to set up all new users and their associated permissions.
Pipeline Management	The Loan Pipeline tool may be used by permissioned users for all loan pipeline tasks and management. Users may view all loans in the pipeline, or just their specific loans. The Filter allows for easy sorting and may be customized to the user's preference.
Loan Registration and Document Package Upload	Lender Portal provides flexible options for submitting loans quickly. With just a few clicks a user may convert a reservation to loan registration, confirm program eligibility and quickly upload and associate credit and closed packages to registered loans as well as loan documentation.
Conditions	A user can upload documentation to submit conditions from the Pipeline view. The current open condition count is shown, along with shortcut options to view and upload conditions.

The following Training Guide is located in the Support tab within the Resources section:

Training Guide	Description
HFA User Manual	The HFA User Manual is a compilation of all training material with additional detail.

Questions



Correspondent: Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

HFA: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 2 for the HFA Client Support Team.