Best Practices

Lender Portal Best Practices for Lenders Delivering Both Correspondent and HFA Loans September 19, 2025

☒ Correspondent
☒ Housing Finance Agency (HFA)

Summary

U.S. Bank provides best practices and helpful hints to assist lenders in using Lender Portal including successful loan registration, delivery, review/underwriting, and loan funding. Over the next few weeks, we'll publish a series of best practices focused on Lender Portal specifically for shared lenders who deliver both Correspondent and HFA loans.

We encourage you to share these communications with the various team members in your organization who may not be on our distribution list who also utilize Lender Portal for both Correspondent and HFA loan delivery.

Registering an HFA Reservation

From the **HFA Reservations Pipeline**, users can search for and register a Reservation for conversion into a Registered Loan.

Once a Reservation is converted, the loan can be located on the **HFA Loans** pipeline page.

To register a Reservation:

1. From the **HFA Reservations** tab, locate the Reservation using the **Search** box by **Reservation ID, Borrower Name, Property Address, Last 4 SSN, or HFA Loan #.**
2. Hover over the Reservation to enable, click the **Register** button.
3. Enter the last four digits of one of the borrower's Social Security Number in the SSN Validation box to enable the **Check Reservation** button. Click **Check Reservation** (successful validation of the SSN will prompt an **HFA Registration** upload box).
4. Drag and drop or click in the dotted box to search for and select a .txt, or .xml file (max file size 100MB) or, click **Manual Quick Price** to manually enter data on the **HFA Registration** page. Review and complete all required fields on the **HFA Registration** page, indicated with a red asterisk, to complete registration (any data that conflicts with the HFA Reservation will be highlighted by a "Changed From:" information box below the corresponding field.)
5. Once a selection has been made for the **Product** field, the **Complete Registration** button will enable.
6. Click **Complete Registration.**
7. Any required fields not completed, or contain invalid data, will trigger an error warning at the bottom of the page and the corresponding field will be outlined in red. Correct errors, click **Complete Registration** until successful.
8. Any mismatch between the HFA Reservation and **HFA Registration** fields will trigger a **Warning** box that states, "The Loan fields do not match the Reservation fields. Do you wish to continue?"
9. Choose **Cancel** or **Complete Registration.**

Quick Tip – Updates to HFA Reservations

When an originating lender updates an existing **HFA Reservation**, the lender works directly with the Housing Finance Agency (HFA) to update the loan details.

As a reminder, U.S. Bank receives updated **HFA Reservation** data each night from the HFA, and Lender Portal is updated based on that data.

Please note that the overnight import process must be complete <u>before</u> the updates will be reflected in Lender Portal.

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.

This 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.

Note: Specific functionality/access is based on the assigned user role.

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.