



Best Practices



Lender Portal Best Practices for Lenders Delivering Both Correspondent and HFA Loans September 26, 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.

User Roles and Permissions

Lender Portal offers a variety of user roles and permissions for your users. User roles are set up based on Lender Portal permissions and may not relate to the user's actual title.

Seller Administrators are responsible for creating and maintaining lender users. This includes adding and managing users for their organization, as well as establishing access to the appropriate tools and features within Lender Portal. By fulfilling these responsibilities, Lender Portal Seller Administrators help ensure that their organization's users have the necessary access and permissions to use the Lender Portal effectively.

Quick Tip – HFA Loans Checkbox

For lenders delivering both Correspondent and HFA loans, Lender Portal defaults the pipeline view to reflect Correspondent loans.

To also have access to HFA loans, the **HFA Loans** checkbox must be checked when assigning or modifying role permissions at a user level.

User Access

☒ My Loans ☐ Commitments ☒ Scorecards ☐ Rates ☒ HFA Loans

Lender Portal role permissions for users include:

Lender Portal User Role	Permissions Assigned				
	Access Seller Guide	Upload packages/ conditions	View Pricing	Register loans	Create/ Maintain Users
Seller Administrator: User adds and manages users and performs all loan functions.	Yes	Yes	Yes	Yes	Yes
Manager: Users perform all loan functions.	Yes	Yes	Yes	Yes	No
Loan Officer: User registers and manage locks.	Yes	No	Yes	Yes	No
Lender Processor: User submits loan packages and condition documentation for review with access to view pricing.	Yes	Yes	Yes	No	No
Lender Processor (No Pricing): Can submit loan packages and condition documentation for review with no access to view pricing.	Yes	Yes	No	No	No
Seller Guide: Can only access AllRegs.	Yes	No	No	No	No

Additional reminders:

- **Stacked/Multiple Role Assignments:** Users should only have one role that covers needed access. Do not assign multiple roles to a single username.
- **Notification Preferences:** Users can choose when and how they want to be notified of loan updates and status changes, such as Loan Conditions and Purchase Advice. Users must access Profile Settings to select the notifications they want to receive.



User Setup and the HFA Checkbox

To create a new user:

1. Select **User Management** from the dropdown next to user information

The screenshot shows the HFA Pipeline interface. At the top right, there is a user profile dropdown menu. The menu options are: Profile Settings, **User Management** (highlighted with a red box), and Logout. Below the menu, there is a search bar and a table of reservations.

BORROWER NAME / RESERVATION ID	RESERVATION DATE / PROPERTY ADDRESS	AGENCY NAME / HFA LOAN NUMBER	MORTGAGE TYPE	LOAN AMOUNT / INTEREST RATE	SERIES CODE	ACTION
Gage, Mort RSV0000000011	07-14-2023 13 Farview Ave, Jefferson RI	Indiana Housing & Community Development Authority 123456789	FHA	\$188,522.00 5.750	FXP	
Graves, Sonny RSV0000000012	08-02-2023 2121 13th Avenue, Las Vegas, NV	Nevada Rural Housing Authority 234567891	Conventional	\$275,000.00 6.575	NR7	

2. Click New User
 3. Complete the following required **User Details** fields:
 - **First Name**
 - **Last Name**
 - **Start Date:** date user's access begins (a future date may be selected)
- Section: **Contact Information**
- **Username:** must be a unique identifying username from any other user in the system
 - **Email Address**
- Section: **Role** – select the appropriate role from the roles outlined above.
- Section: **User Access**

To modify role permissions at a user level, select the applicable checkbox(es).

- **My Loans** (selected by default): limited pipeline view only showing loans that were created by or are assigned to the user.
 - Deselecting **My Loans** will show the **All-Loans** pipeline view on the **Loan Pipeline** page.
- **Commitments:** not applicable for HFA channel.
- **Scorecards:** grants access to current and historical client scorecards.
- **Rates:** not applicable for HFA channel.
- **HFA Loans:** grants access to view and work the HFA pipeline.

My Loan 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.

The screenshot shows the Notification Preferences form. It has three columns of checkboxes. The first column is for Appraisal Approval Required/Conditions, the second for Underwriting Conditions/Decision, and the third for Purchase Advice. Each column has checkboxes for Email, Sms, and My Loans Only. The My Loans Only checkbox is checked in the first two columns. The third column has checkboxes for Email, Sms, and My Loans Only, but they are not checked.

Appraisal Approval Required/Conditions	Underwriting Conditions/Decision	Purchase Advice
☐ Email	☐ Email	☐ Email
☐ Sms	☐ Sms	☐ Sms
☒ My Loans Only	☒ My Loans Only	☐ My Loans Only

Purchase Conditions/Decision	Comments	Commitments
☐ Email	☐ Email	☐ Email
☐ Sms	☐ Sms	☐ Sms
☒ My Loans Only		

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.

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

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

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.