



Best Practices



Lender Portal Conditions Enhancement

August 21, 2026

☒ 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. The best practices focus on Lender Portal specifically for shared lenders who deliver both Correspondent and HFA loans.

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

Lender Portal Notifications

We've made enhancements to the Lender Portal to include two new date fields; Initial Condition Date and Date Modified. These fields will make it easier to identify the date a condition was first created and the most recent date the condition was updated.

New Condition Date Fields

- Initial Condition Date, including time stamp - The date the condition was first created.
- Date Modified, including time stamp - The most recent date the condition was updated.

How the Dates Will Display

During the initial review, the Date Modified field will match the Initial Condition Date. If the condition is updated after the initial review, the Date Modified field will reflect the latest update date.

Where the Fields Will Appear

The new fields will be visible when viewing Conditions from both the Pipeline and Loan Details screens in Lender Portal.

The screenshot displays the Lender Portal interface for a loan with the following details:

- Borrower Name:** Firstimer, Alice Marie
- Product:** 3501 FNMA Fixed Rate Conforming 30 - 25 Year
- Commitment ID:** 68YLSQZ78DK857L73M0200000000000335127095885
- Final Rate:** 6.250
- Final Price:** 99.075
- Lock Days:** 15
- Lock Exp Date:** 08/26/2026

The interface includes a sidebar with navigation options: Correspondent Loans, HFA Loans, Documents Tracking, Commitments, Third Party Import, Rates, Resources, Reports, Scorecards, Sellers, Preferences, and Content.

The main content area shows the 'Conditions' tab selected. It displays a list of conditions with the following details:

- Condition Type:** Conditions Due Date
- Conditions Due Date:** 08/26/2026
- PRINT CONDITIONS:** SATISFIED AND WAIVED (OFF)
- Initial Condition Date:** 08/11/2026 12:39 PM CDT
- Date Modified:** 08/11/2026 12:39 PM CDT
- Category:** IEAD Disclosure
- Condition:** Purchase Funding
- Initial Condition Date:** 08/11/2026 11:28 AM CDT
- Date Modified:** 08/11/2026 12:48 PM CDT
- Category:** Compliance
- Condition:** Purchase Funding
- Initial Condition Date:** 08/11/2026 11:28 AM CDT
- Date Modified:** 08/11/2026 12:48 PM CDT
- Category:** Product Guidelines
- Condition:** Purchase Funding

A red box highlights the 'Initial Condition Date' and 'Date Modified' fields for the 'Submitted for Review' condition.

The bottom of the screen shows a 'Submit for Review' button and a system clock indicating 10:46 AM on 8/17/2026.

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.



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