



MEMORANDUM

TO: NIFA Participating Lenders
FROM: Jacki Young, Chief Homeownership Officer
DATE: March 19, 2018
SUBJECT: Memo #18-06, UniteUS Loan Delivery System

NIFA and U.S. Bank Home Mortgage are very excited to announce an enhancement coming soon to the loan delivery and purchase process! NIFA has agreed to take the lead in a pilot project to begin utilizing a new loan delivery system called UniteUS.

What does this mean for Participating Lenders in our program?

- 1) Opportunity to gain efficiencies with managing loan pipelines.
- 2) Efficiencies should reduce purchase cycle times.
- 3) Move to a more consistent platform.
- 4) Consolidation of the purchase process.
- 5) Ability to provide feedback to improve the system.

Attached is a Lender Operations Update (LOU) from U.S. Bank Home Mortgage that provides details about how to sign up for the lender training webinars that begin on Thursday, April 5, 2018. **Please note it is mandatory for all Participating Lenders to join the webinars as outlined in the LOU (Step 2 – Sign up for training). It is extremely important to include all team members who are responsible for packaging and shipping NIFA loans to U.S. Bank Home Mortgage for purchase.**

If you have any questions prior to the webinar, please contact the HFA Lender Management team, as directed in the U.S. Bank Home Mortgage LOU or your NIFA representative. We look forward to working with all of you on this exciting pilot project!

Lender Operations Update



Attn: Nebraska HFA Lenders

March 19, 2018

New Web-Based Loan Delivery System is Coming Soon!

L-2018-20 (A)

Nebraska Housing Finance Agencies (HFA)

Update

Summary

U.S. Bank Home Mortgage continues to focus on identifying opportunities to provide our valued **Nebraska Investment Finance Authority** lenders with the tools and resources you need to make doing business with us easier and more cost efficient. We are excited to partner with you to pilot our new **UniteUS system for HFA loans**. We want to share information that will be helpful to your participation in the upcoming pilot.

About UniteUS

UniteUS is U.S. Bank Home Mortgage's platform for delivery of closed loans, streamlining the delivery, review, and funding of loans for purchase, consistent with our guidelines. UniteUS offers lenders features to simplify loan delivery and funding, including pipeline management, conditions management, document management, lender workflow, and user communications.

UniteUS extends these features to support delivery of HFA loans, while facilitating timely interactions between lenders and U.S. Bank Home Mortgage. **As a pilot participant, you'll be the first to benefit from this functionality, offering a substantially better customer experience than is possible through our current system.**

Effective Date

Lenders participating in the **Nebraska Investment Finance Authority** program must start using the new system for new loans registered with the HFA **beginning April 16, 2018**.

Upcoming Training and Additional Communications

During the pilot, we will collaborate to support loan submissions to underwriting (for non-delegated lenders) and the delivery of HFA loans for purchase. U.S. Bank Home Mortgage's HFA Lender Management team is ready to provide timely responses to your questions and solicit your feedback regarding both strengths and opportunities to improve the system. You will receive tools and resources from us including:

- Information to schedule system training sessions for all of your users and for each of the functions mentioned below in the **Training** section of this announcement outlined below
- Ongoing communications support and resources such as frequently asked questions, job aids and much more

Action Required: Training Session Sign-up

In order to collaborate for your ultimate success using the new system, we have scheduled training sessions for your entire team throughout the process – from delivery to purchase. Refer to the sections below regarding system access for administrators, users (delegated and non-delegated), and more.

Step 1: Complete Administrator Contact Form

For new users that do not already have **Administrator** access, one of the first steps in our collaboration is for you to notify us of those needing the responsibility of being **Administrators**. Please complete the attached **Client Training and Onboarding Assessment Form** that is included as page 3 of this announcement. It will take only a few minutes, but will be a key building block in the administrative functions in the new system.

Deadline: 3/30/18

Please return this form to lender.management@usbank.com **no later than March 30, 2018**.

Continued on next page

**All Roles:
Upcoming
Training
Opportunities**

We have scheduled various training sessions (delegated and non-delegated) for your entire staff that will use the new system including administrators, and all other user functionalities:

Administration Tasks

- Creating a user
- Setting up AUS
- Resetting, editing and enabling user accounts
- Logging into UniteUS and updating information

User Functionality Tasks

- Registering a loan
- Working and Assigning Yourself to a loan
- Submitting a loan for Underwriting and completing validation warnings
- Communications Panel
- Viewing, printing, and working conditions
- Running AUS inside a loan
- Underwriting stages and viewing approval documents
- Submitting a closed loan

Note: For users that may already have access to the system, we encourage you to take the trainings offered above, as many of the trainings have been enhanced with new content.

**Step 2:
Sign up for
Training**

All of the training courses outlined above have been scheduled so that you may sign-up in advance of the course and the beginning of the pilot. To access the dates of the trainings, as well as the target audience and objectives, click on the link below. **The deadline for training registration is March 30, 2018.**

**Deadline:
3/30/18**

<https://www.surveygizmo.com/s3/4255088/UniteUs-Training-for-HFA-Lending>

Next Steps

After you have signed up for training, we will follow up to confirm with the participating team members. We will then begin the pilot and partner with you throughout the process.

Questions

HFA Lenders: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 2 for the HFA Lender Management Team.

We appreciate your continued partnership and look forward to working with you!



Client Name: _____

Client ID: _____

To be completed by USB

Account Executive:

Client Training and On-Boarding Assessment

1. Please provide contact information for the individual that will act as your UniteUS website administrator:

Note: Provide only one. This person will have the ability to setup other administrators. All administrators are invited to attend the administrator training.

Name: _____

Email Address: _____

Phone Number: _____

- Alerts Needed:
- | | | | |
|------------------------------|-------------|----------|------|
| | All Company | My Loans | None |
| Deficiencies | Loans | Only | |
| Purchase Decision | | | |
| Purchase Advice | | | |
| Underwriting Decision | | | |
| Fraud Notifications | | | |
| High Risk Review | | | |
| Post-Funding Review Complete | | | |
| Pre-Underwriting Review | | | |

User Admin - Alerts

Alert Name	Description
<i>Deficiencies – All / Mine</i>	Receive e-mail alerts regarding any loan deficiencies <i>on any loan in the company's pipeline</i> . Select "Mine" to receive e-mail alerts regarding any loan deficiencies <i>only on loans assigned to the user</i> .
<i>Purchase Decision – All / Mine</i>	Receive e-mail alerts regarding a purchase decision <i>on any loans in the company's pipeline</i> . Select "Mine" to receive e-mail alerts regarding purchase decisions <i>only on loans assigned to the user</i> .
<i>Purchase Advice – All / Mine</i>	Receive e-mail alerts regarding a purchase advice <i>on any loans in the company's pipeline</i> . Select "Mine" to receive e-mail alerts regarding purchase advice <i>on loans assigned to the user</i> .
<i>Underwriting Decision – All / Mine</i>	Receive e-mail alerts regarding any underwriting decisions <i>on any loan in the company's pipeline</i> . Select "Mine" to receive e-mail alerts regarding any underwriting decisions <i>on loans assigned to the user</i> .
<i>Fraud Notification – All / Mine</i>	Receive e-mail alerts regarding any fraud notifications <i>on any loan in the company's pipeline</i> . Select "Mine" to receive e-mail alerts regarding any fraud notification <i>on loans assigned to the user</i> .
<i>High Risk Review – All / Mine</i>	Receive e-mail alerts regarding any high-risk reviews <i>on any loan in the company's pipeline</i> . Select "Mine" check box to receive e-mail alerts regarding any high-risk reviews <i>on loans assigned to the user</i> .
<i>Post-Funding Review Complete – All / Mine</i>	Receive e-mail alerts regarding the completion of any post-funding review <i>on any loan in the company's pipeline</i> . Select "Mine" to receive e-mail alerts regarding the completions <i>on any post-funding review on loans assigned to the user</i> .
<i>Pre- Underwriting Review – All / Mine</i>	Receive e-mail alerts regarding any pre-underwriting decisions <i>on any loan in the company's pipeline</i> . Select "Mine" to receive e-mail alerts regarding any pre-underwriting decisions <i>on loans assigned to the user</i> .

To add a shared mailbox to receive alerts for all loans, create a user using the shared email address. Grant the Access All Loans permission and select the desired alerts permissions

Please complete form and return to Client Admin Support at: lender.management@usbank.com