



# MEMORANDUM

**TO:** NIFA Participating Lenders  
**FROM:** Stacy Fotinos, Homeownership Operations Manager  
**DATE:** December 20, 2018  
**SUBJECT:** Memo #18-34, UniteUS Delivery Guide

---

Hello NIFA Lender Partners!

Please take a few minutes to read the information below to assist with the activation/validation/delivery of NIFA loans to US Bank via the UniteUS Portal.

Every night, NIFA and US Bank participate in an electronic data exchange. On the date you register your borrower with NIFA, that evening we notify US Bank of the upcoming delivery of the loan file during our data exchange. During the exchange, US Bank creates the loan file reservation on the UniteUS system. Prior to the loan reservation activation and validation, the loan reservation resides in a holding queue.

NIFA recommends waiting until the loan has closed and you are ready to deliver the closed loan package to US Bank for funding before activating the registration. Any loan reservations activated within UniteUS have all borrower and loan data “locked down” for editing. Locking down loan information prevents changes requested from NIFA to transmit and reflect in the UniteUS system, such as name changes, loan amount changes and program changes.

Did you know that US Bank has available within the HFA Lending Guides resource videos and tutorials for delivering files for funding? They DO! All the information is at your fingertips within the HFA Division Lending Guide.

US Bank website: [https://hfa.usbank.com/HFA\\_Division.html](https://hfa.usbank.com/HFA_Division.html)

1. Choose U.S. Bank Lending Manuals
2. Choose Client Resources from the Table of Contents
  - a. Chapter M1. On Demand Training  
(All training videos are in this location)
  - b. Chapter M2. UniteUS Job Aids  
(All instructional pages are in this location)

Please continue to contact the NIFA Homeownership Team with any concerns as you work with UniteUS, or to the UniteUS HFA Hotline at (800) 562-5165, Option 2.