



# MEMORANDUM

**TO:** NIFA Participating Lenders  
**FROM:** Stacy Fotinos, Homeownership Operations Manager  
**DATE:** August 10, 2018  
**SUBJECT:** Memo #18-27, UniteUS Update

---

NIFA is sending this memorandum in response to the Lender Operation Update from US Bank regarding the UniteUS loan delivery system.

We have had a number of conversations with US Bank, and have relayed information received from our participating lenders in reference to identified issues during the transition to the UniteUS loan delivery system. The UniteUS Team is working to schedule additional training for lenders. As training dates are scheduled, NIFA will relay this information to our participating lenders.

In the interim, US Bank has both recorded On Demand Training and UniteUS Job Aids resources available within their HFA Division Lending Guide under the Client Resources chapter.

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.

# Lender Operations Update



Attn: Correspondent and Participating HFA Pilot Lenders

August 9, 2018

## Upcoming UniteUS System Updates and Enhancements

L-2018-050

Correspondent and Participating HFA Pilot Lenders

Update

### Introduction

As valued lenders of U.S. Bank Home Mortgage, you make the choice to do business with us each day. With our continued partnership top of mind, we are investing in how we engage with you on a daily basis including our interaction from a technology perspective by making ongoing updates and enhancements to **UniteUS**. UniteUS is U.S. Bank Home Mortgage's Correspondent Lending web-based Loan Origination and Delivery System (LOS).

### User Experience – Updates and Enhancements

When your organization's UniteUS users login on **Monday, August 13, 2018**, UniteUS will have a slightly new look and feel including the areas outlined below. These are highlights only, as we will go into greater detail in the pages to follow.

#### Highlight of Forthcoming Updates and Enhancements

- **Enhanced Intuitive Login Screen** including new password parameters and requirements existing users will begin to use the new parameters the first time they are required to update their password after August 13<sup>th</sup>. New users will use the enhanced parameters immediately.
- **Enhanced Navigation Features**
  - Updated UniteUS screen appearance including new **Header** and **Footer**.
  - Updated **Navigation Icons** including changes to the icons (you can easily identify the action of each button by hovering over it).
  - The **Logout Option** has been replaced with the user's initials; simply click on your initials to view or update user contact details. You can also use this new feature to logout of UniteUS.
- **Enhanced User-Friendly Submit Activity**
  - For increased visibility and accessibility, users will now find the **Submit** and **Resubmit** buttons at the top of the Activity.
  - **Submit** buttons are moving and are outlined in detail in the tools and resources below.

### Tools and Resources

For complete details regarding the updates and enhancements outlined above, the following tools and resources are available. Click on any of the items below.

- [UniteUS Updates and Enhancements](#) – Detailed, self-paced training tool that will walk UniteUS users through each change including graphic elements.
- [Highlights of the Updates and Enhancements to UniteUS](#) – an easy-to-use resource tool that can be saved and printed to familiarize users with the changes.

### Ongoing Commitment

This investment into **UniteUS** further reiterates our ongoing commitment to our lenders to make doing business with us easier and more efficient. In the coming months, we will issue new updates and enhancements to UniteUS with a continued focus on the user experience and ease of doing business with U.S. Bank Home Mortgage.

### Questions

**Correspondent Lenders:** Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

**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.



This document is not a Consumer Credit Advertisement and is intended for Correspondent/HFA use only. This information is provided to assist Correspondents/HFA and is not a consumer credit advertisement as defined by Regulation Z. Please consult the Correspondent Seller Guide (<https://uniteus.usbank.com>) or the HFA Lending Guide (<https://hfa.usbank.com>). Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all amounts. Interest rates and program terms are subject to change without notice. Mortgage and Home Equity products are offered by U.S. Bank National Association. Deposit Products offered by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank. CR-16297932

## Highlights of the enhancements to UniteUS

### More intuitive Login screen

**Login to UniteUS**  
Enter your details below

USER NAME  
Enter your user name  
 Remember user name

PASSWORD  
Enter password

**LOGIN**

[Forgot password?](#)

[System Administrator](#)

If you have any problems please contact us at [System Administrator](#)

After three failed login attempts your account will be locked

- Click **Forgot password** after **two** failed attempts
  - Enter your User Name and a temporary password will be sent to the email associated with your account
- Contact your System Administrator to unlock your account

### Updated password requirements

Passwords must include:

- 6-12 characters (alphanumeric)
- At least one character must be a number
- At least one character must be a letter

Password cannot include:

- Special characters or spaces
- The same character repeated 3 or more times
- Your User Name
- Any passwords used the last 12 resets

usbank.com

## New Quick Start features

Logout option has been replaced with your initials. Click on your initials to view additional options

- My Profile – view or update your account information
- Logout – ALWAYS use this feature to logout of UniteUS.

Following these tips will optimize the performance of UniteUS:

- Always logout when you won't be using UniteUS for an extended period
- Never use the X in the corner of your internet browser to logout

The screenshot shows the UniteUS Quick Start interface. A callout box points to the top right corner where the user's initials 'RE' are displayed, with a dropdown menu containing 'My Profile' and 'Logout'. Another callout points to the main content area, highlighting the 'Get Started', 'Information Center', and 'Recent Items' panels. A third callout points to the left-hand navigation bar, which contains several icons for different functions.

Minor cosmetic changes to the Quick Start Task Bar, Get Started, Information Center, and Recent Items Panel.

- Use the Zoom options of your internet browser to enlarge the panels

New Navigation icons

- You will only see what your access allows
- Takes you to the screens you're used to
- Hover over the icon to view the title
- Complete listing of new icons

	Quick Start
	Loans
	Pipeline Management
	Commitment Management
	Scenario Builder
	Rate Sheets
	Organization Administration

usbank.com



## More user friendly Submit Activity

**Submit** Submit Log Submit for Purchase

Last Refresh Date: 05/17/18

Import Type: Import Data File

**Documents**

Document File Name	Type	Date	Uploaded By

Upload View

~~Submit for Purchase~~

When sending a loan to U.S. Bank Home Mortgage for review, upload your conditions or import revised data to UniteUS using the Submit Activity. After uploading or importing documents, finalize your submission using the Submit or Resubmit button that appears.

- For increased visibility and accessibility, you will now find the Submit and Resubmit buttons at the top of the Activity
- Buttons that are moving include:



- Access to the Submit Activity and the buttons will vary depending on user permissions, and where the file is within the loan process

usbank.com



This information is provided to assist Correspondents and is not a Consumer Credit Advertisement as defined by Regulation Z. This material may not be reproduced without prior approval of U.S. Bank and not for Public Distribution. Loan approval is subject to credit approval and program guidelines. Interest rate and program terms and conditions are subject to change without notice. Not all loan programs are available in all states for all amounts. To learn more about U.S. Bank products and services visit usbank.com. Mortgage and Home Equity products are offered by U.S. Bank National Association. Deposit Products offered by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank. CAT#: 16237470 | CR#: 16289441

