TO: Participating Lenders  
FROM: NIFA Homeownership Team  
DATE: January 18, 2019  
SUBJECT: Program Update #19-04, Transition from UniteUS to DocVelocity

NIFA is sending this Program Update to inform Participating Lenders that U.S. Bank Home Mortgage (“USBHM”) has decided to transition back to DocVelocity for the delivery of closed loans. **The effective date for this transition is Friday, February 1, 2019.** Attached is their lender communication for your reference.

**Loan Reservation Dates**
All loans reserved in Lender Online beginning Friday, February 1, 2019 will be delivered to USBHM via DocVelocity. **Please note that all loans with a reservation date prior to February 1, 2019 will remain on the UniteUS platform.**

**DocVelocity User Training**
In order to help Participating Lenders with a smooth transition, USBHM is offering refresher training sessions starting the first week in February. Please refer to their lender communication for access to the WebEx training links. Additional training dates are available by contacting the HFA DocVelocity Team at hfadocvelocityassistance@usbank.com.

We are including the DocVelocity Client User Manual as part of this Program Update. It is also available on the USBHM website at [https://hfa.usbank.com](https://hfa.usbank.com). Click on U.S. Bank Lending Manuals and open the delivery and funding folder.

Thanks for your understanding and participation in the pilot. Please know that your partnership and support of our program is greatly appreciated!

If you have any questions, please contact the HFA hotline at 800.562.5165, option 1 for the HFA Customer Care Team or you can reach out to anyone on NIFA’s Homeownership Team.
HFA Lender Partners:

Over the past several months we have been reviewing our overall technology platforms serving customers across our business. As part of this review, and in alignment with our HFA partners, we have made the decision to return to loan delivery via DocVelocity, effective February 1, 2019.

As you have been involved in the pilot program to transition to UniteUS, this decision will impact you. We have a team at the ready to provide all the support you may need, including refresher training sessions on DocVelocity. This information is below as well as notes to ensure a smooth transition process:

- **Loan Reservations and Delivery Timeline**
  - Please continue to reserve loans as you do today. Loans reserved before February 1, 2019, will remain on the UniteUS platform, and loans reserved beginning February 1, 2019, will be delivered through DocVelocity.

- **HFA DocVelocity Client User Training**
  - You may attend any of the following scheduled refresher training sessions:
    
    1. **Tuesday – February 5th, 10:00 AM CST**
       - WebEx Link: [https://usbankmeetings.webex.com/usbankmeetings/j.php?MTID=m2f80fee4cc9815686a70a3989c53eb77](https://usbankmeetings.webex.com/usbankmeetings/j.php?MTID=m2f80fee4cc9815686a70a3989c53eb77)
       - Call in Number: 1-800-916-2280/Meeting Number: 809 763 566

    2. **Tuesday – February 12th, 2:00 PM CST**
       - WebEx Link: [https://usbankmeetings.webex.com/usbankmeetings/j.php?MTID=m2f80fee4cc9815686a70a3989c53eb77](https://usbankmeetings.webex.com/usbankmeetings/j.php?MTID=m2f80fee4cc9815686a70a3989c53eb77)
       - Call in Number: 1-800-916-2280/Meeting Number: 803 401 748

    3. **Thursday – February 14th, 11:00 AM CST**
       - WebEx Link: [https://usbankmeetings.webex.com/usbankmeetings/j.php?MTID=m890e19a43431c16306bbea37533d8589](https://usbankmeetings.webex.com/usbankmeetings/j.php?MTID=m890e19a43431c16306bbea37533d8589)
       - Call in Number: 1-800-916-2280/Meeting Number: 801 926 783

Additional training dates are available by contacting the **HFA Doc Velocity Team** at [HFAdocVelocityAssistance@usbank.com](mailto:HFAdocVelocityAssistance@usbank.com). Finally, you can also access the **HFA DocVelocity Client User Manual here**, which is a step-by-step guide to using the system including system access and administration, general navigation, and more.

If you have any questions, please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.

Thank you for your continued partnership and we look forward to keeping you informed.
DocVelocity Client User Manual

HFA Division

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Introduction

U.S. Bank Home Mortgage requires loans to be submitted electronically with image-based digital mortgage loan folders. This client manual provides guidance on the DocVelocity Imaging System. The DocVelocity Imaging System is a cloud-based centralized repository where PDF/TIFF images are stored, indexed, viewed, annotated, and shared.
Access Administration

System Access
U.S. Bank Home Mortgage utilizes a single sign-on for each lender in DocVelocity. Each employee of a lender will login and submit loans via the same lender credentials.

To add access to DocVelocity, please contact:

Scott Dummann, Project Manager OR Ben Babcock, AVP – TPLO Systems/Reporting
952-876-9522 OR 952-876-9621
Scott.dummann@usbank.com OR Thomas.babcock@usbank.com

As this system employs email notifications and alerts, USBHM requests an email address for alerts on files to be sent. USBHM strongly suggests all lenders create a shared email inbox, if possible, that allows for multiple users to access the email-based alerts. Systems access will be allowed 5 to 7 days after request.

Password Information
Passwords are set to expire after 90 days. Five days prior to the expiration date, you will receive a prompt to create a new password, which must meet the following criteria:

- 8 or more characters
- Maximum length - 20 characters
- 1 Upper case letter
- 1 Lower case letter
- 1 Numeric
- No special characters

Inactivity
After 90 days of inactivity, your user account will be locked. If locked, contact a member of our DocVelocity Support Team (see contact information is listed at the end of this document.)

NOTE: If you forget your password, do not click the Forgot password? link. Instead, please contact a member of our DocVelocity Support Team (see contact information is listed at the end of this document.)

Collateral Packages
For loans submitted through DocVelocity, forward the original collateral packages and all necessary original HFA documents to:

U.S. Bank Home Mortgage
Attn: Note Vault 5th Floor
9380 Excelsior Blvd.
Hopkins, MN 55343
Checks
For cure payments from lenders for loans submitted through DocVelocity, send payment to:

U.S. Bank Home Mortgage
Attn: Payment Processing
4801 Frederica St.
Owensboro, KY 42301

Access & LogIn
DocVelocity is a web-based system accessed at https://mldis.mlfs-katalystcloud.net/.
This link is provided via email when the single sign-on account is granted access to DocVelocity.
USBHM encourages all DocVelocity users to ensure that the web browser used is fully up-to-date.

- To login to DocVelocity, access the login page at https://mldis.mlfs-katalystcloud.net/.

- Enter your User ID and Password and click Secure Sign In. First time login will prompt the creation of a new password that conforms to the requirements listed in User Administration.
General Navigation
After logging in, the first screen is the DocVelocity Folders screen. There are four main screens available for access in DocVelocity: Folders, My Threads, Inboxes, and My Alerts.

Note: At this time, My Threads and Inboxes only are operational (Folders and My Alerts are placeholders for future development.)

File Submission
To submit a file for purchase in DocVelocity:
- Select the Inboxes icon on the main navigation page.
- On the Inboxes page, click the Submit to Inboxes tab.

There will be multiple inboxes listed, however, utilizing the Filter List function, filter the list down and select the Housing Finance Agency Inbox.
- Submitting to the Housing Finance Agency Inbox is critical for your loan delivery. No other inbox will deliver your loan to the correct area of U.S. Bank to review the loan for purchase.
- Select New Submission.
Complete the **Subject** line in the following format:

*Borrower Name – Property House Number and Street – Closed Loan Package*

- Add a **Message** if desired (this is not required.)
- Add attachments by clicking **Browse**. DocVelocity only accepts documents in .PDF or .TIFF format. File size limit is 100MB per file. If loan docs exceed 100MB, split the loan into multiple files and attach all of them.
  - **Note:** *Please do not deselect “Use Automated Document Recognition”.*
- When all documents are attached, click **Submit**. The system will acknowledge your submission with a prompt.
The system indicates a successful delivery.

- This is the only immediate feedback you will receive that U.S. Bank Home Mortgage has received your loan submission.
- You will not be able to see your file in DocVelocity once it has been delivered.
- USBHM will confirm your loan has been received via an email alert sent to the shared email box you provided – normally within 24 hours after receipt.

### Threads

DocVelocity utilizes a thread system for confidential and secure communication with our HFA lending partners. The thread generates emails to notify the lender that a loan has been accepted by U.S. Bank HFA Division and invites our HFA lenders to view a delivered deficiency notice.

- **Note:** Threads are loan-specific and identified in the Subject Line by the U.S. Bank Loan Number, Borrower’s First and Last Name, and Property Address.

- When a file is accepted for review, U.S. Bank opens a thread to facilitate secure communication. Additionally, a comment is added under the “message” section confirming that the file was received. No response is required for this message. **Here is an example of the email that you will receive:**
When the file review is complete, U.S. Bank will deliver a deficiency notice via the thread created for that specific loan file. Delivering the notice triggers an email to invite you to view the notice within our secure thread. Here is an example of the email you will receive:
**Viewing Deficiency Notices**

Upon completion of the file review, USBHM may need to contact you to request additional loan documents for the purchase of the loan. In DocVelocity, these notices are delivered immediately and individually per loan.

- As mentioned previously, when the file is received, USBHM opens a thread, which is a secure line of communication tied to each loan file.
- In this email, there is a link to view the thread. It is preferable to wait for the second email you will receive.
- The second email is a notification that the U.S. Bank Employee has delivered a document through the thread. Click [Open Now](#) and you will be prompted to login to DocVelocity to view the item.
  - Enter the same User ID and Password that you use to access DocVelocity.
- After you log into DocVelocity to view the thread, click the **document** and select **Open** to view the submission.
  - You also have the option to **Print** or **Download** the Deficiency Notice.

The left-hand column of the thread page maintains a history of all communication between our two companies. Documents and any Messages delivered with the documents may be accessed by clicking on the folder in the history.

**Responding to Deficiency Notices**

After you select the correct document to rectify a deficiency notice, the documents are delivered to us through the **Thread**. *(Please do not send through Inboxes as with a Closed Loan Package.)*

**Thread Method**

To submit documents through the **Threads**:

- Log into DocVelocity and click on **My Threads**.
Select the thread for the desired loan. Either double-click the thread name, or single-click to highlight the thread. Click Open in the lower left. There should be only one thread per loan. The 20 most recently used threads will be displayed.

If the desired thread is not listed, you can search for it by entering H in the Filter List field and click Enter. This should display all HFA Threads to which your account has been invited.

If the thread is not listed, you can also Search My Threads using the borrower’s last name or the U.S. Bank Loan Number in the Filter List. The U.S. Bank Loan Number must start: #990 _ _ _ _ _ _ _.

When the Thread has opened, click New Submission.

The subject can be selected from a drop-down menu. In the case of exceptions or deficiencies, the subject should be Exception/Deficiency Request.

An optional message may be added in the Message field, if desired.

Attach all relevant documents and click Send. Reminder: DocVelocity only accepts .PDF and .TIFF files.
Loans Underwritten by U.S. Bank

Underwriting File Submission
Follow the same procedures for submission of an Underwriting Package as for a Closed Loan Package (as outlined in File Submission.)

IMPORTANT: The Subject Line should follow the same format, but indicate it is an Underwriting Package (may be abbreviated “UW”).

[Image of New Submission form]

- Inbox: Housing Finance Agency Inbox
- Subject: Barney Rubble – 303 Cobblestone Way – Bedrock, MN - Underwriting Pkg. (UW)
- Message: From Bedrock Brand
- Documents: * Encrypted files (i.e. Password Protected) will be rejected.
  * File size limit is 100 MB per file.
- Check box: Use Automated Document Recognition

[Submit and Cancel buttons]
Thread Creation
Once the Underwriting Package is submitted, an email alert is sent to the shared email box indicating a Thread was created, and U.S. Bank has received the Underwriting Package.

Underwriting
U.S. Bank underwrites the loan and works with your processor toward loan approval. The Underwriter has the ability to send communications to you via the Thread created for the loan. The Underwriter selects one of the following as applicable in the Subject Line:

- Underwriting Approval with Conditions
- Revised Underwriting Approval
- Final Underwriting Approval
- Underwriting Denial

Lender Response to Underwriting Request
When responding to Underwriting communications, always use the Thread created for the loan. The Subject Line should be “Request for Documents” for all responses directed to Underwriting.
Use the Thread to forward all documents to Underwriting. A history of the approval process is maintained in the Thread as well as all documents and messages that we communicate with each other.

**Note:**
- After the loan is approved, and the loan closes, forward **ONLY** the Closed Loan Package. We already have the Underwriting package in DocVelocity.
- Deliver the Closed Loan Package via **INBOXES** so that our Receiving team can ensure all documents are classified correctly and inventoried.

### U.S. Bank Home Mortgage Contacts

*For questions specific to DocVelocity access, operation, and administration, please contact:

**General Inquiries**

HFAdocVelocityAssistance@usbank.com

**Additional Contacts**

Scott Dummann

scott.dummann@usbank.com

952-876-9522

Elaine Eaton

elaine.eaton@usbank.com

417-321-0859

Ben Babcock

thomas.babcock@usbank.com

952-876-9621

Email is the preferred channel of contact for DocVelocity Support.
Loan-Specific Questions
For questions regarding the processing of your loan or loan review status, contact the HFA Customer Care Team via their shared email box: HFACustomercare@usbank.com.

For questions on loan deficiencies, contact the Deficiency Representative (whose contact information is on the Deficiency/Exception Notice) or call: HFA Help Desk 800-562-5165 Option 1.

Final Document Delivery
Final Documents such as: Recorded Security Instrument, Assignment of Mortgage (if applicable), Final Title Policy, etc., are delivered as they are today to:

U.S. Bank Home Mortgage
Attn: HFA Final Documents
7601 Penn Avenue South
Suite A1
Richfield, MN 55423