

Lender Portal



The training will begin shortly!



WASHINGTON STATE
HOUSING FINANCE
COMMISSION

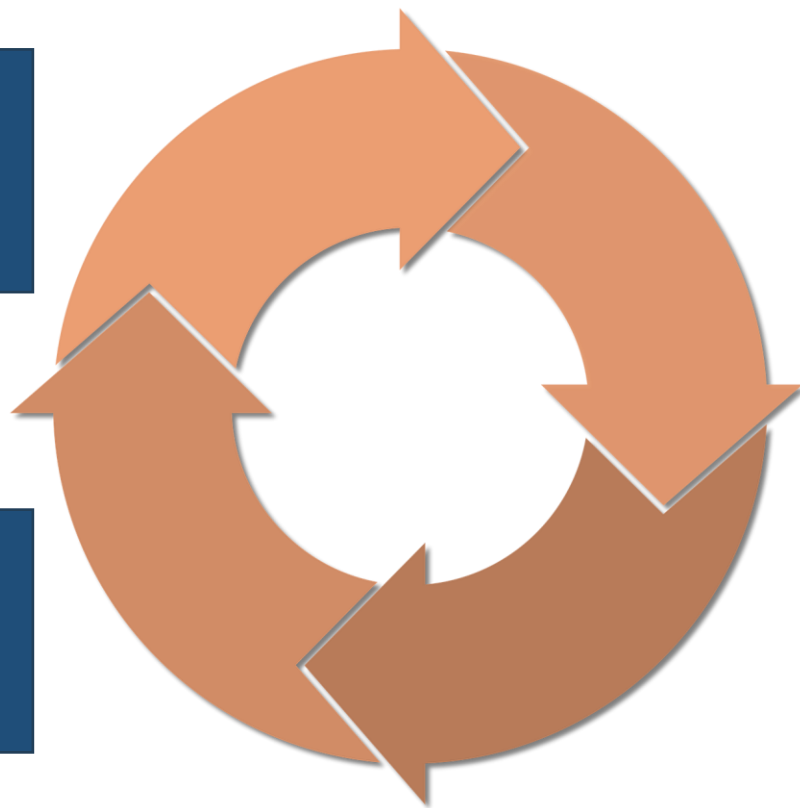
in partnership with



What's not changing?

Once the loan is locked, all changes will be requested through WSHFC's Reservation Change Request form.

Lender Portal access will be administered by WSHFC Staff.



LockDesk hours will be Monday-Friday 9am-4pm (excluding holidays).

Loan Documents such as Note & DOT can be pulled from Lender Portal, missing information will need to be manually entered into the PDF Fillable documents.

Accessing Lender Portal

<https://lender.hotbreservations.com/login/wa>



Accessing Lender Portal

Access to [Lender Portal](#) will be provided by an email invite.

If you need help with your invite, email homedocs@wshfc.org

Welcome Back!

Email: *

Password *

Log In

[Forgot password?](#)

If you need password assistance, click here.

Lender Portal Overview



Start New Application

Start a new application by uploading a Fannie Mae 3.4 file.



Applications

Manage your very own Application Pipeline and customize it to suit your unique role.



Programs & Funding Sources

Understand how Programs and Funding Sources work together to provide our lending partners with value.




KPIs

Charts and graphs to illustrate trends, track performance, and evaluate progress.

When you log into Lender Portal, you will be presented with a Dashboard which allows you to interact with the system at a glance.

Lender Portal Overview

Applications allows you to view the applications under your name, if you are an originator OR it will allow you to view the entire company pipeline if you are production/back office staff.



Applications

Manage your very own Application Pipeline and customize it to suit your unique role.

All Applications

[+ Start New](#)[Columns](#)[Filter](#)

HFA Loan Number	Application	Status	Assigned To
1000000059	Liam Lawson (29)	Application Incomplete	Jenni Davidson
1000000054	Caleb Carter (26)	Approved for Purchase	Jenni Davidson
1000000053	Caleb Carter (25)	Reservation Confirmed Loan L...	Jenni Davidson
1000000031	Melody Chamberlin (11)	Application Incomplete	William Pruden #415719
1000000026	Marce Pruden (8)	Reservation Confirmed Loan L...	Jenni Davidson

Lender Portal Overview



Programs & Funding Sources

Understand how Programs and Funding Sources work together to provide our lending partners with value.

< Dashboard / Programs Pipeline / House Key Opportunity Government 1% Origination

House Key Opportunity Government 1% Origination

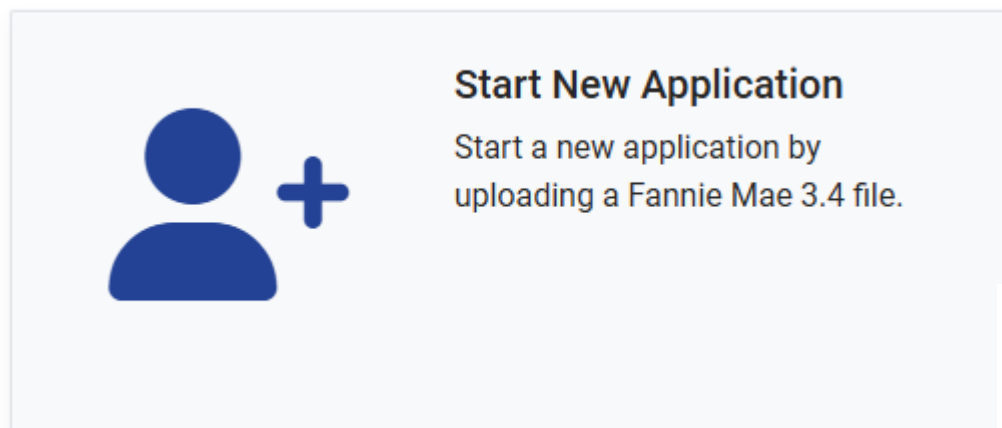
House Key Opportunity Government offers a below market interest rate for first time borrowers who purchase a one-unit property in the state of Washington who fit into the income and acquisition cost program limits.

Allow you to review program overview details and program bundle options (DPA's).

Program Details	Program Bundle	Interest Rates	Fee Schedule
Program Details			
Loan Term:		30 Year Fixed	
Program designed for (First, Second mortgages...):		first	
Origination Points:		1.00	
Lender Fee (Service Release Premium):		1.25	

Uploading Fannie 3.4 File

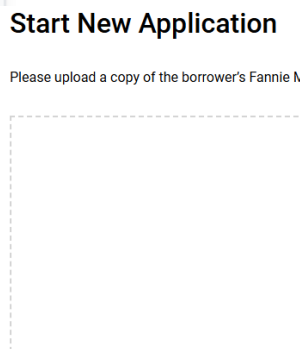
On your Dashboard, choose Start New Application.



Start New Application
Start a new application by uploading a Fannie Mae 3.4 file.

The image shows a button with a blue icon of a person and a plus sign. The text on the button reads "Start New Application" and "Start a new application by uploading a Fannie Mae 3.4 file."

Click to search your machine or Drag and Drop your Fannie Mae 3.4 file to begin an application



Start New Application
Please upload a copy of the borrower's Fannie M

The image shows a button with a dashed border. The text on the button reads "Start New Application" and "Please upload a copy of the borrower's Fannie M".

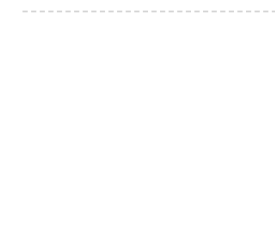


Click to Upload or drag and drop.

Max size per file is (15) MBs.

(.xml)

Single Upload



Uploading Fannie 3.4 File

- ✓ The system will ask you to validate the property address.
- ✓ You will be prompted to complete any missing data that is required to proceed with a lock.
 - This may include...
 - ✓ Household size
 - ✓ DTI
 - ✓ Credit Score
- ✓ Once everything is entered, **Save** the application.



Uploading Fannie 3.4 File

Navigate to the Rate Locks tab to view available programs based on the data provided in the Fannie Mae 3.4 file.



Rate Locks

First Mortgage: Not Selected

EnergySpark Fannie Less Than 80% AMI 1% Origination NO DPA • 5.875% rate (Not Eligible)

[Details](#)

EnergySpark Fannie Less Than 80% AMI 1% Origination w/4% DPA • 6.5% rate (Not Eligible)

[Details](#)

Home Advantage Fannie Greater Than 80% 0% Origination w/5% DPA+ • 7.5% rate

[Details](#)

Uploading Fannie 3.4 File

Rate Locks

First Mortgage: Not Selected

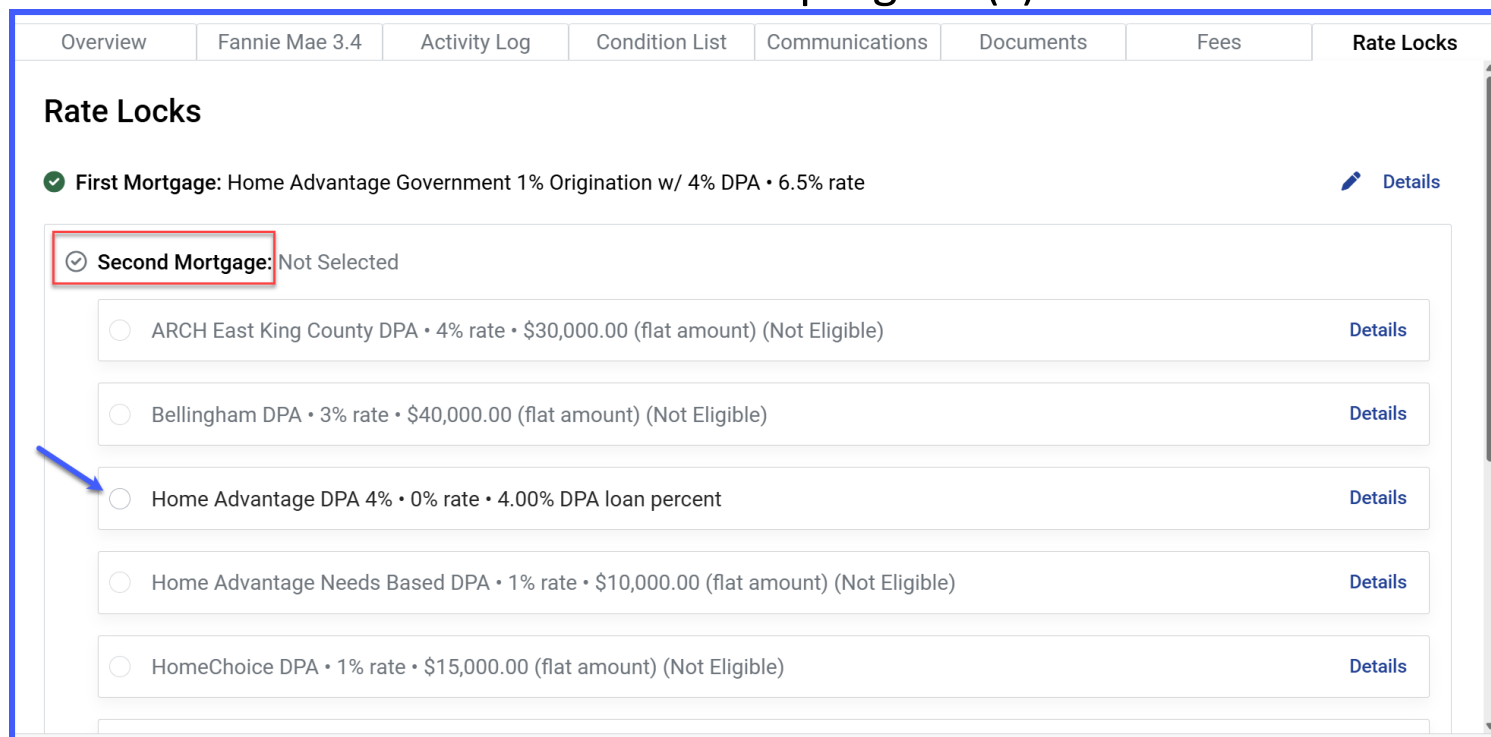
<input type="radio"/> EnergySpark Fannie Less Than 80% AMI 1% Origination NO DPA • 5.875% rate (Not Eligible)	Qualified:	× Not Eligible
<input type="radio"/> EnergySpark Fannie Less Than 80% AMI 1% Origination w/4% DPA • 6.5% rate (Not Eligible)		Mortgage loan type not permitted
<input type="radio"/> Home Advantage Fannie Greater Than 80% 0% Origination w/5% DPA+ • 7.5% rate		Details

There is an option to dig into the program details by selecting “Details”. This pop-up will generate a message regarding eligibility.

Programs that don’t fit the borrower’s details will be greyed out from the selection process. They will also indicate “Not Eligible”.

Uploading Fannie 3.4 File

Once you have selected your First Mortgage program,
select the DPA program(s).



The screenshot displays a web application interface with a navigation bar at the top containing tabs: Overview, Fannie Mae 3.4, Activity Log, Condition List, Communications, Documents, Fees, and Rate Locks. The 'Rate Locks' tab is active. Below the navigation bar, the page title is 'Rate Locks'. A green checkmark icon is followed by the text 'First Mortgage: Home Advantage Government 1% Origination w/ 4% DPA • 6.5% rate' and a 'Details' link. Below this, a red box highlights a section with a checked radio button and the text 'Second Mortgage: Not Selected'. Underneath, there is a list of radio button options for second mortgages, each with a 'Details' link. A blue arrow points to the 'Home Advantage DPA 4% • 0% rate • 4.00% DPA loan percent' option. The other options are: 'ARCH East King County DPA • 4% rate • \$30,000.00 (flat amount) (Not Eligible)', 'Bellingham DPA • 3% rate • \$40,000.00 (flat amount) (Not Eligible)', 'Home Advantage Needs Based DPA • 1% rate • \$10,000.00 (flat amount) (Not Eligible)', and 'HomeChoice DPA • 1% rate • \$15,000.00 (flat amount) (Not Eligible)'.

Radio Button	Option Text	Details Link
<input checked="" type="radio"/>	Second Mortgage: Not Selected	
<input type="radio"/>	ARCH East King County DPA • 4% rate • \$30,000.00 (flat amount) (Not Eligible)	Details
<input type="radio"/>	Bellingham DPA • 3% rate • \$40,000.00 (flat amount) (Not Eligible)	Details
<input type="radio"/>	Home Advantage DPA 4% • 0% rate • 4.00% DPA loan percent	Details
<input type="radio"/>	Home Advantage Needs Based DPA • 1% rate • \$10,000.00 (flat amount) (Not Eligible)	Details
<input type="radio"/>	HomeChoice DPA • 1% rate • \$15,000.00 (flat amount) (Not Eligible)	Details

Uploading Fannie 3.4 File

Once all programs are selected, you are ready to lock the loan by pushing Select Program & Lock Rates button.

Overview | Fannie Mae 3.4 | Activity Log | Condition List | Communications | Documents | Fees | Rate Locks

Rate Locks

- ✓ **First Mortgage:** Home Advantage Government 1% Origination w/ 4% DPA • 6.5% rate [Details](#)
- ✓ **Second Mortgage:** Home Advantage DPA 4% • 0% rate • 4.00% DPA loan percent [Details](#)
- ✓ **Third Mortgage:** Skipped [Details](#)

By submitting, you are locking at today's rates across all loans. The HFA will be notified of the lock and will provide next steps shortly.

[🔒 Select Programs & Lock Rates](#)

Submitting Documents through Lender Portal

Locate the loan in your pipeline either in the left-hand side panel by selecting **Applications** or by selecting **Applications** from your Dashboard.

WASHINGTON STATE HOUSING FINANCE COMMISSION

WSHFC Lender Portal

Dashboard

Pipelines

Applications

Programs & Funding Sources

Settings

My Settings

Help

Logout

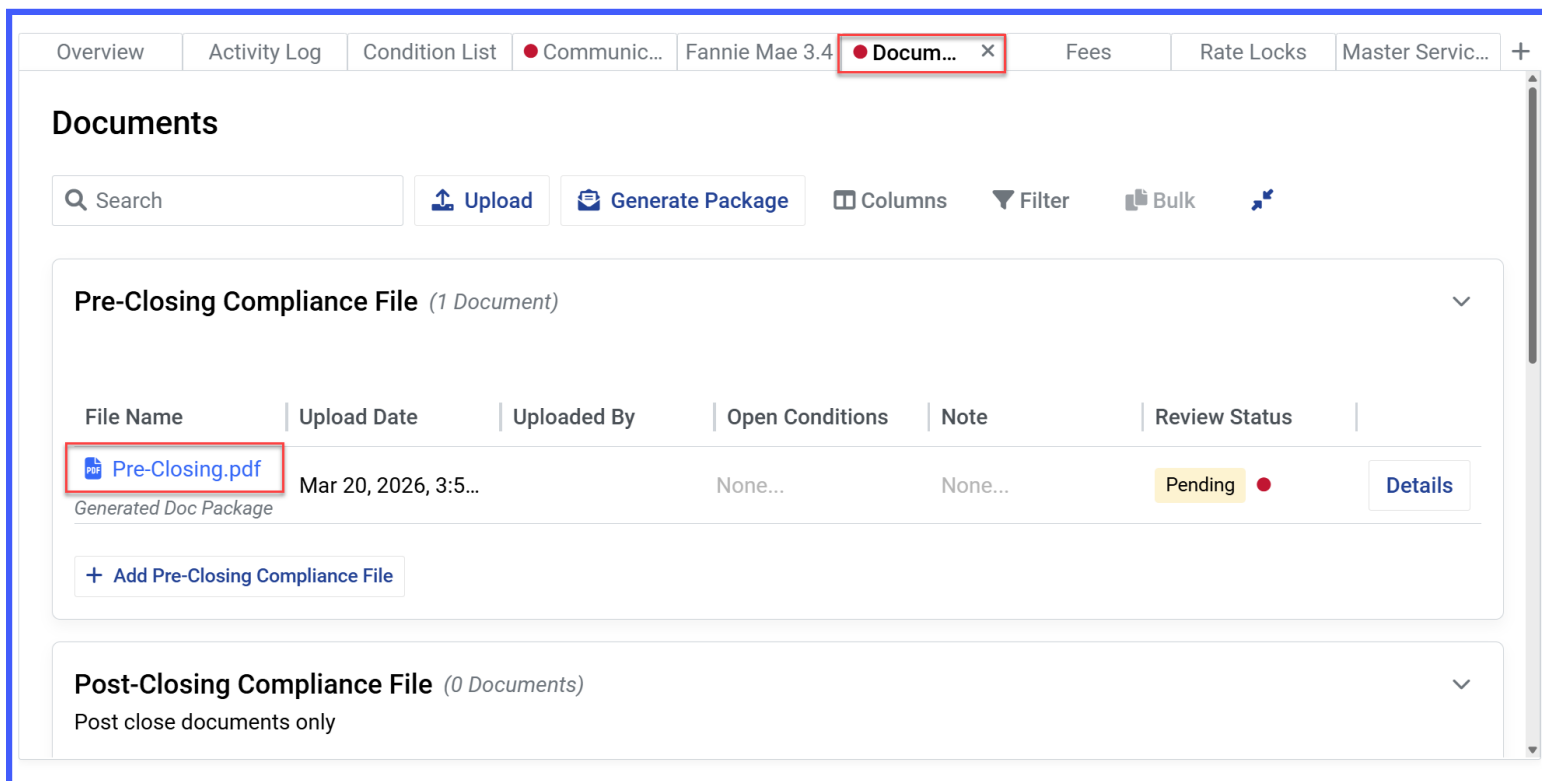
Welcome, Jenni

Search


Start New Application
Start a new application by uploading a Fannie Mae 3.4 file.

Applications
Manage your very own Application Pipeline and customize it to suit your unique role.

Submitting Documents through Lender Portal



The screenshot displays the 'Documents' section of a lender portal. At the top, there are navigation tabs: Overview, Activity Log, Condition List, Communic..., Fannie Mae 3.4, Docum..., Fees, Rate Locks, and Master Serv... The 'Docum...' tab is selected and highlighted with a red box. Below the tabs, the 'Documents' section has a search bar and several action buttons: Upload, Generate Package, Columns, Filter, Bulk, and a share icon. There are two main categories: 'Pre-Closing Compliance File (1 Document)' and 'Post-Closing Compliance File (0 Documents)'. Under 'Pre-Closing Compliance File', there is a table with the following data:

File Name	Upload Date	Uploaded By	Open Conditions	Note	Review Status	
 Pre-Closing.pdf	Mar 20, 2026, 3:5...		None...	None...	Pending ●	Details

Below the table, there is a button '+ Add Pre-Closing Compliance File'. The 'Post-Closing Compliance File' section is currently empty, with the text 'Post close documents only'.

Once you have located your loan file, navigate to the Documents tab. Under Pre-Closing Compliance File, you will find all documents required prior to WSHFC reviewing, including any documents required to be completed and/or signed by the borrower as well as the Pre-Closing Checklist.

Submitting Documents through Lender Portal

Navigate to the **Condition List** tab. This tab will generate all items required to be submitted for the pre-closing review, based on the program that was selected at lock.

INSP

Published Apr 2, 2026, 4:16 PM Open (Action Required) ▾

Paid receipt for inspection (for existing homes) OR if new construction evidence a 1year homeowner warranty from Builder will be provided at loan closing.

✓ Respond Ask a Question

Push the **Respond** button to upload the corresponding document.

 Upload

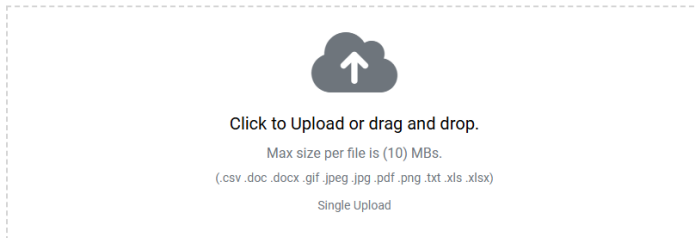
Save

Cancel

Submitting Documents through Lender Portal

Drag and Drop your file

Upload and Attach Files



Done

Finally Save to submit the item to WSHFC.

INSP

Published Apr 2, 2026, 4:16 PM [Open \(Action Required\)](#) ▼

Paid receipt for inspection (for existing homes) OR if new construction evidence a 1year homeowner warranty from Builder will be provided at loan closing.

Attached File:

 [Inspection Receipt.docx](#) ⋮

 [Save](#) [Cancel](#)

Questions? We got answers!



WSHFC Contacts

Questions

homedocs@wshfc.org

800-767-4663* or

206-587-5113*

*Ask for someone in homeownership

Thank You!



WASHINGTON STATE
HOUSING FINANCE
COMMISSION

HERE *to* HOME