

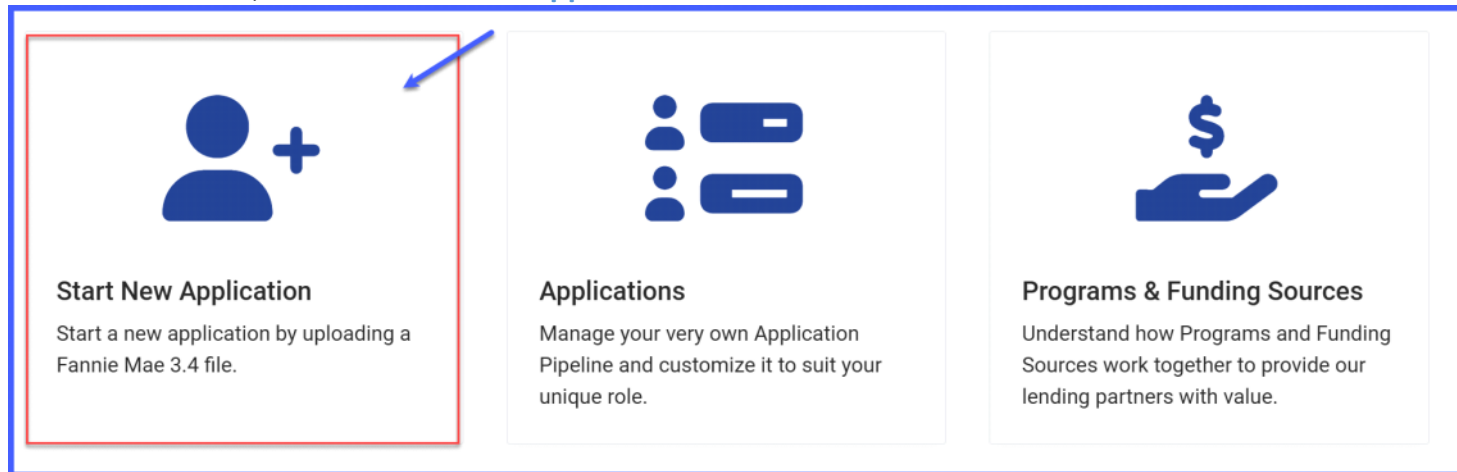
Uploading Fannie Mae File & Locking Loan File

Monday, March 30, 2026 2:51 PM

Lender Portal --

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

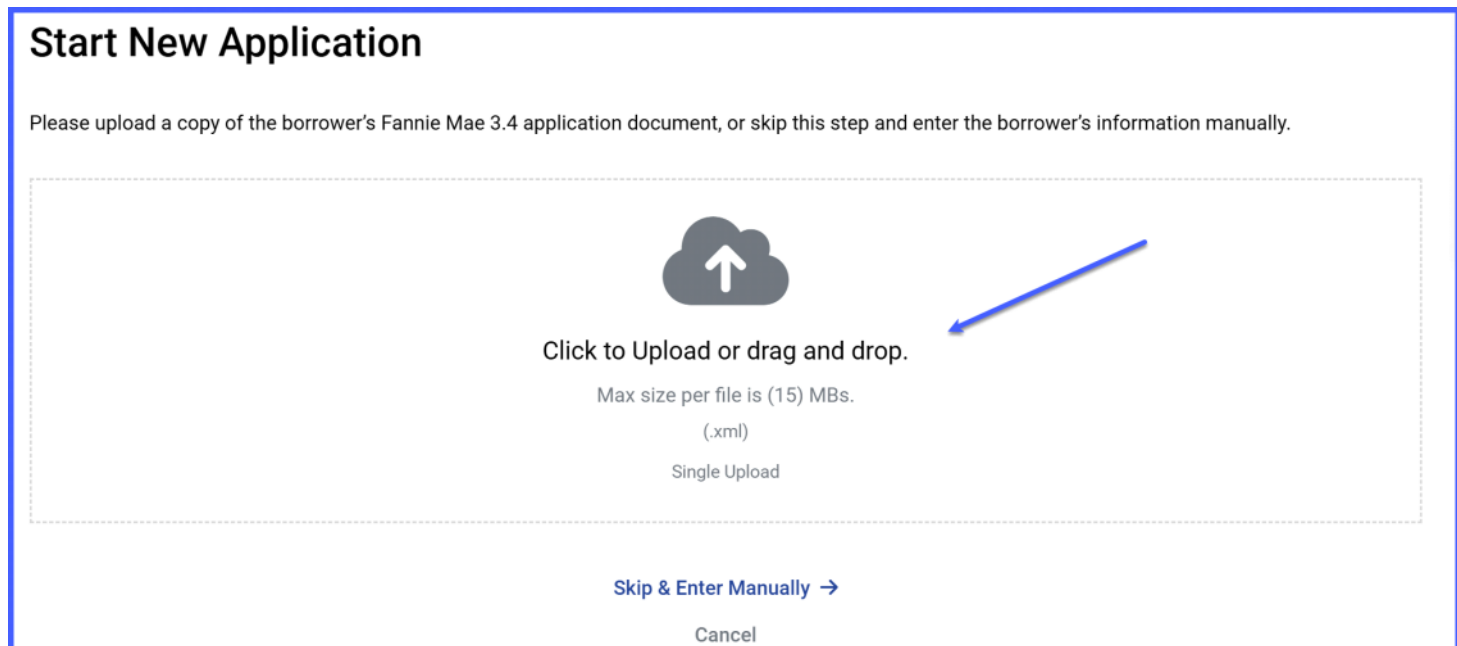
On the Dashboard, choose "Start New Application"



The screenshot shows a dashboard with three main cards. The first card, 'Start New Application', is highlighted with a red border and a blue arrow pointing to its icon. The second card is 'Applications' and the third is 'Programs & Funding Sources'.

Card Title	Icon Description	Description
Start New Application	Person icon with a plus sign	Start a new application by uploading a Fannie Mae 3.4 file.
Applications	Person icon with a document icon	Manage your very own Application Pipeline and customize it to suit your unique role.
Programs & Funding Sources	Hand holding a dollar sign	Understand how Programs and Funding Sources work together to provide our lending partners with value.

Drag and drop your Fannie Mae 3.4 file or click to select the file from your machine.



The screenshot shows the 'Start New Application' screen. It has a title 'Start New Application' and a sub-header 'Please upload a copy of the borrower's Fannie Mae 3.4 application document, or skip this step and enter the borrower's information manually.' Below this is a large dashed box containing a cloud icon with an upward arrow. A blue arrow points to this icon. Below the icon, the text reads: 'Click to Upload or drag and drop.', 'Max size per file is (15) MBs. (.xml)', and 'Single Upload'. At the bottom of the dashed box are two buttons: 'Skip & Enter Manually ->' and 'Cancel'.

System will ask to **Validate** the Property Address as well as any missing data that was not submitted in the Fannie Mae 3.4 File.

Note: Credit Score is required for all borrowers on the application, however, WSHFC does not require every borrower to have a credit score. To proceed with the application, you must enter a valid. WSHFC can edit the application once it's been locked.

Once you validate the address and complete the missing fields, [Save](#)

Navigate to the [Rate Locks](#) tab

Any values listed in grey are missing from the application and required before you may proceed with locking the loan file.

You will need to log back into the [Fannie Mae 3.4](#) tab to complete the missing data before the system will show you the available programs.

Rate Locks

The following fields from the Fannie Mae 3.4 application are required before proceeding to mortgage program selection.

Borrower Information

- Borrower(s) Credit Scores
- Borrower(s) First Time Homebuyer
- Borrower(s) Homebuyer Education Certification Number

Property Details

- Full Property Address
- Number of Units
- Property Valuation

Property Loans (First Mortgage Information)

- Lien Type
- Loan Amount
- Loan Term

Mortgage Loan Information

Once all missing data is complete, navigate back to [Rate Locks](#) tab.

Selecting Programs and Locking the Loan File

Programs that fit the borrower's details as entered into the Fannie Mae 3.4 file will be open for selection, using the radio dial.

Programs that don't fit the borrower's details will be greyed out from the selection process. They will also state "(Not Eligible)"

There is an option to dig into the program details by selecting "[Details](#)" towards the right hand side of the web page.

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](#)
- Home Advantage Fannie Less Than 80% 0% Origination NO DPA • 6.25% rate (Not Eligible) [Details](#)

Eligible

If for any reason you are **NOT** ready to lock the loan, you may exit the file. The incomplete created application will remain in your pipeline until you are ready to select a program and lock the loan file.

Once you have selected the 1st mortgage program, select your DPA program(s).

Similar to the 1st mortgage selection, programs will be greyed out if the information within the Fannie Mae file does not fit the program guidelines.

Note: Some 1st mortgage loan options will automatically assign a DPA, such as Home Advantage 3% or 5% DPA options.

The screenshot shows the 'Rate Locks' section of a lender portal. At the top, there are tabs for 'Overview', 'Fannie Mae 3.4', 'Activity Log', 'Condition List', 'Communications', 'Documents', 'Fees', and 'Rate Locks'. The 'Rate Locks' section is active. It displays a list of mortgage programs. The first program is 'First Mortgage: Home Advantage Government 1% Origination w/ 4% DPA • 6.5% rate' with a green checkmark and a 'Details' link. Below it, the 'Second Mortgage' section is highlighted with a red box and contains a 'Not Selected' status. Underneath, there are several 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.

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

The screenshot shows the 'Rate Locks' section of a lender portal. At the top, there are tabs for 'Overview', 'Fannie Mae 3.4', 'Activity Log', 'Condition List', 'Communications', 'Documents', 'Fees', and 'Rate Locks'. The 'Rate Locks' section is active. It displays a list of mortgage programs. The first program is 'First Mortgage: Home Advantage Government 1% Origination w/ 4% DPA • 6.5% rate' with a green checkmark and a 'Details' link. Below it, the 'Second Mortgage' section is now selected, showing 'Home Advantage DPA 4% • 0% rate • 4.00% DPA loan percent' with a green checkmark and a 'Details' link. Below that, the 'Third Mortgage' section is also selected, showing 'Skipped' with a green checkmark and a 'Details' link. At the bottom of the section, there is a blue button labeled 'Select Programs & Lock Rates' with a lock icon, which is highlighted with a red box and a blue arrow. Below the button, there is a message: '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.'

The Lender Portal will generate a Reservation Lock Confirmation which can be found under **Documents**--> **Lock Desk**

If you need to communicate with WSHFC regarding this lock, you may do so on the **Communications** tab.

Note: *Before the loan has been submitted, it may take staff a few hours to get back to you via the communication center. After file submission, this center will be monitored frequently.*

Overview Activity Log Condition List **Communi...** × Fannie Mae 3.4 Documents Fees Rate Locks Master Servicing +

Communications

✉ Mark All As Unread

Mar 20, 2026, 3:41 PM

Congratulations, your loan funds have been successfully reserved, and your loan is now locked with WSHFC. Please upload the applicable Pre-Closing Compliance file documents for review. Thank you!

Send Communication 📄 Templates

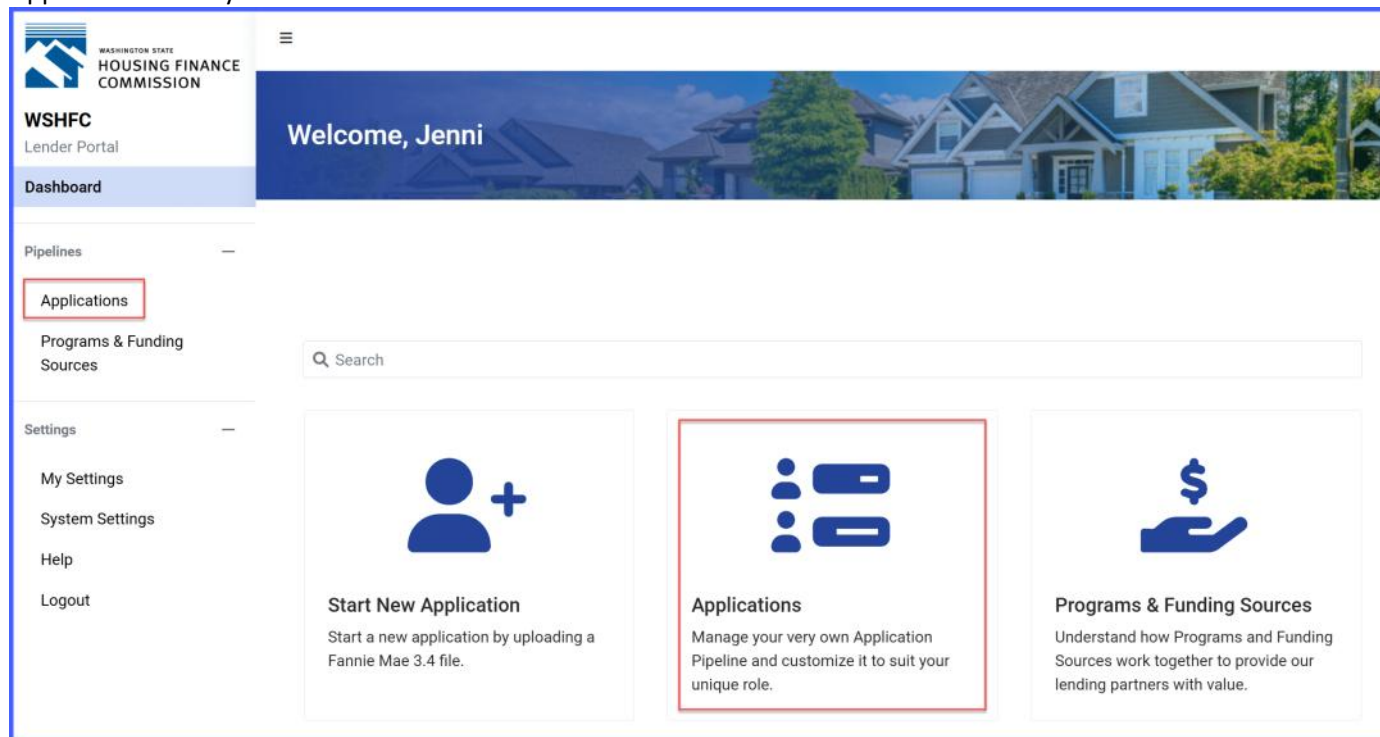
Write a message...

Submitting Pre-Closing file

Friday, March 20, 2026 1:16 PM

Locate the loan in your pipeline.

Either in the left hand side panel by selecting Applications or by selecting Applications from your Dashboard.



Once you located your loan file, navigate to the [Documents](#) tab.

Under [Pre Closing Documents](#) you will find all documents required prior to WSHFC review, including any documents that need to be completed and signed by the borrower as well as the Pre-Closing Checklist.

Navigate to the **Condition List** tab.

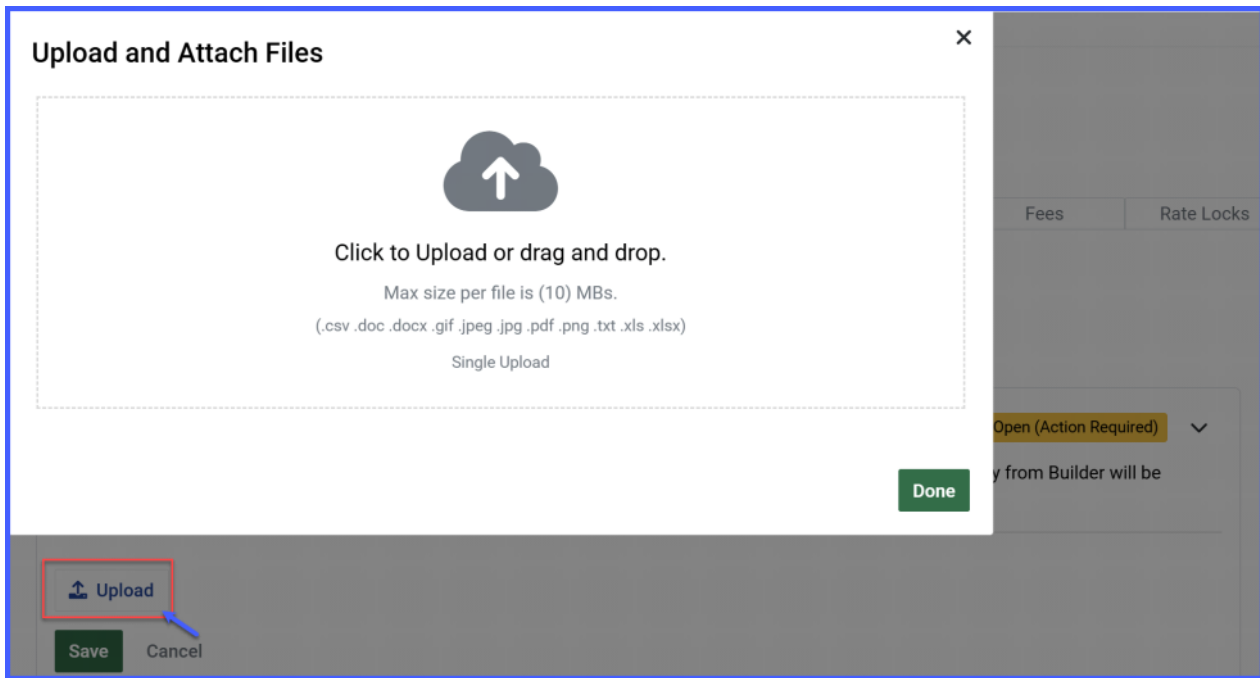
This tab will generate all items required to be submitted for pre-closing review, based on the program that was locked.

Use the expand arrow towards the right hand side of the screen to see full details.

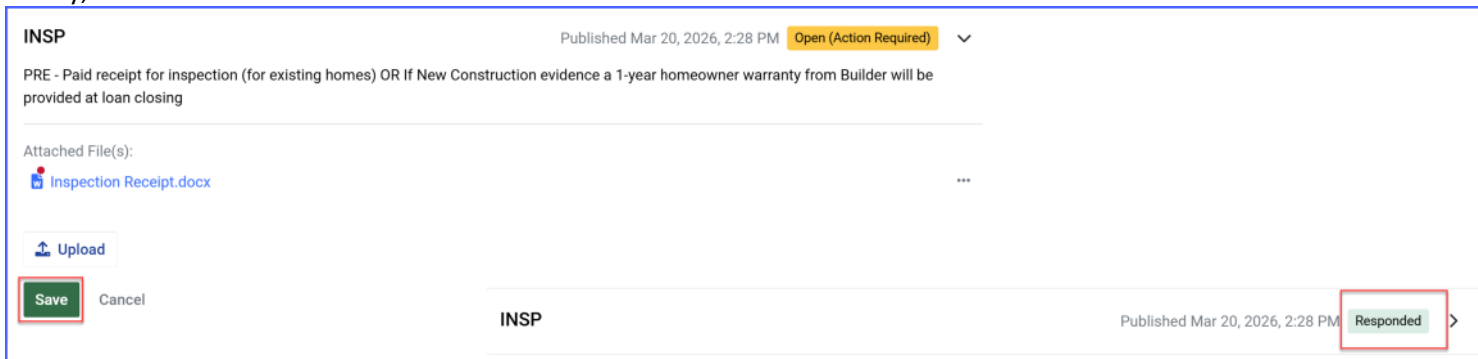
Push the **Respond** button to upload the document corresponding to the item requested.

Push **Upload** button to upload the document(s).

You may either drag and drop the documents or click anywhere within the popup to open an explorer box to locate the item on your machine.



Finally, **Save** to transmit the documents to WSHFC.

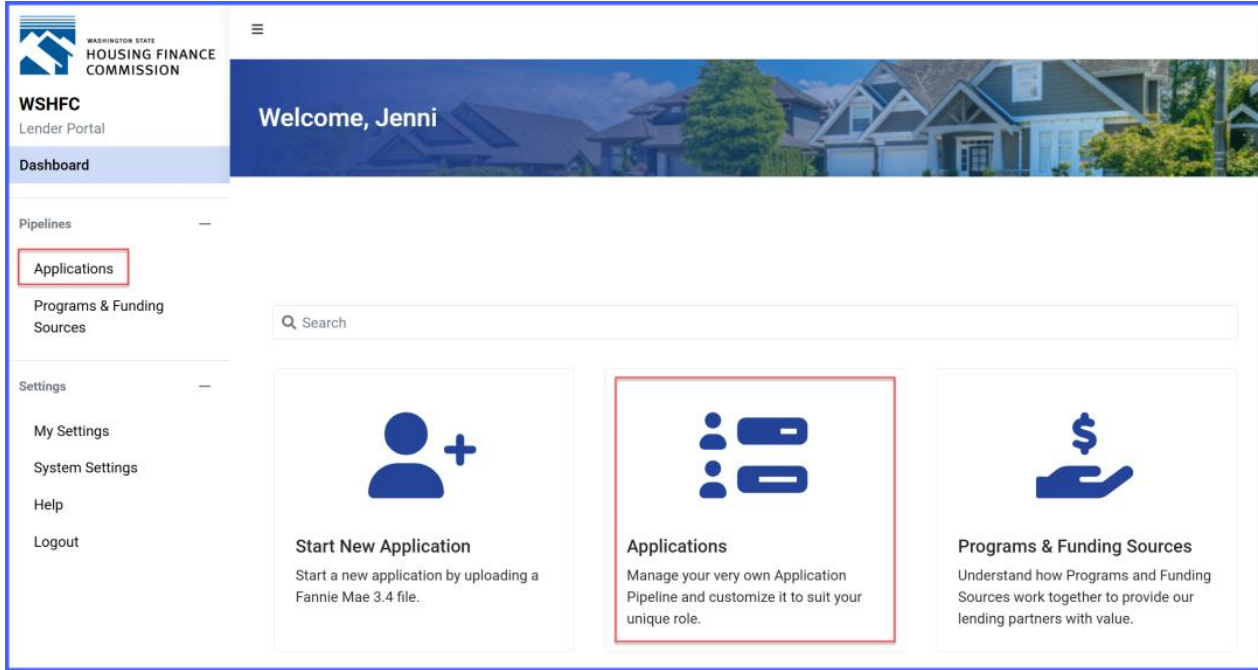


Repeat until you have submitted a full pre-closing file.

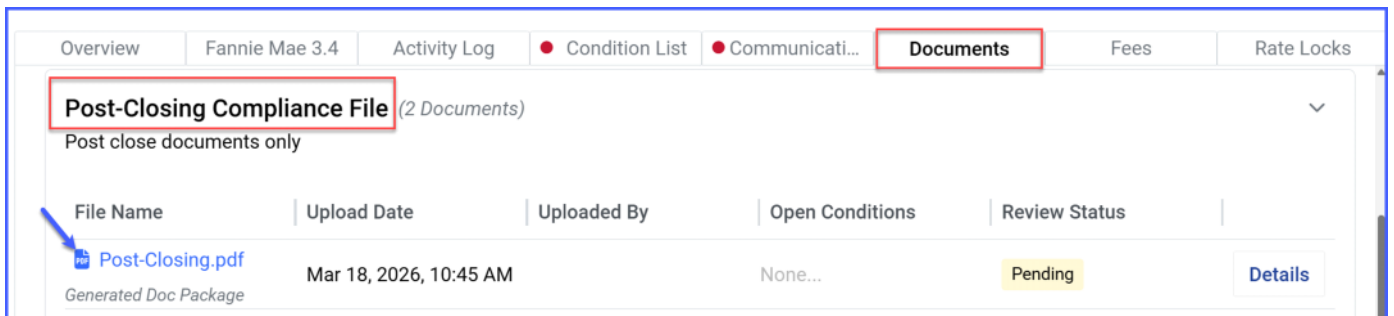
Submitting Post-Closing file

Friday, March 20, 2026 1:16 PM

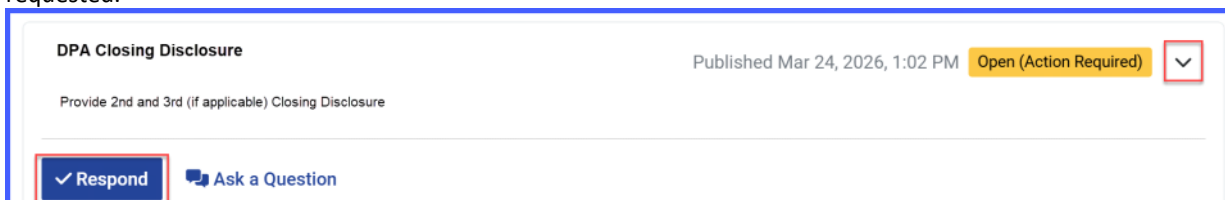
Locate the loan in your pipeline.
Either in the left hand side panel by selecting **Applications** or by selecting **Applications** from your Dashboard.



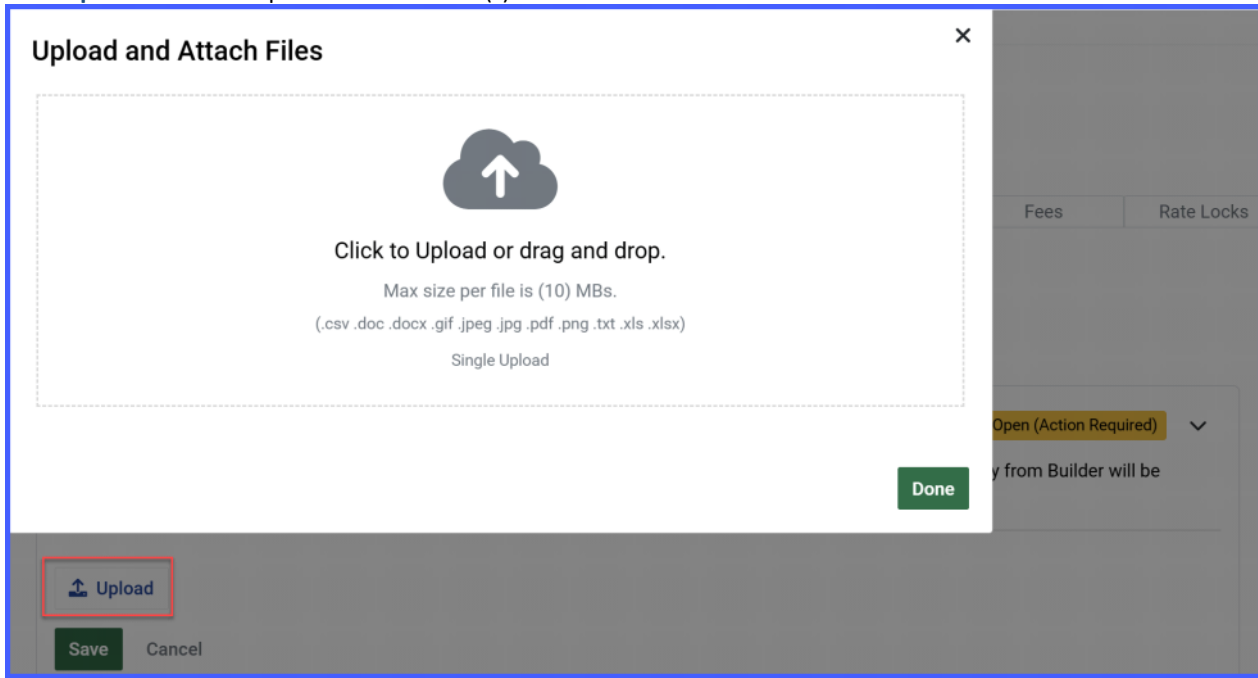
Once you located your loan file, navigate to the **Documents** tab.
Under **Post Closing Documents** you will find all documents required prior to WSHFC review, including any documents that need to be completed and signed by the borrower as well as the Pre-Closing Checklist.



Navigate to the **Conditions List** tab.
This tab will generate all items required to be submitted for pre-closing review, based on the program that was locked.
Use the expand arrow towards the right hand side of the screen to see full details.
Push the Respond button to upload the document corresponding to the item requested.

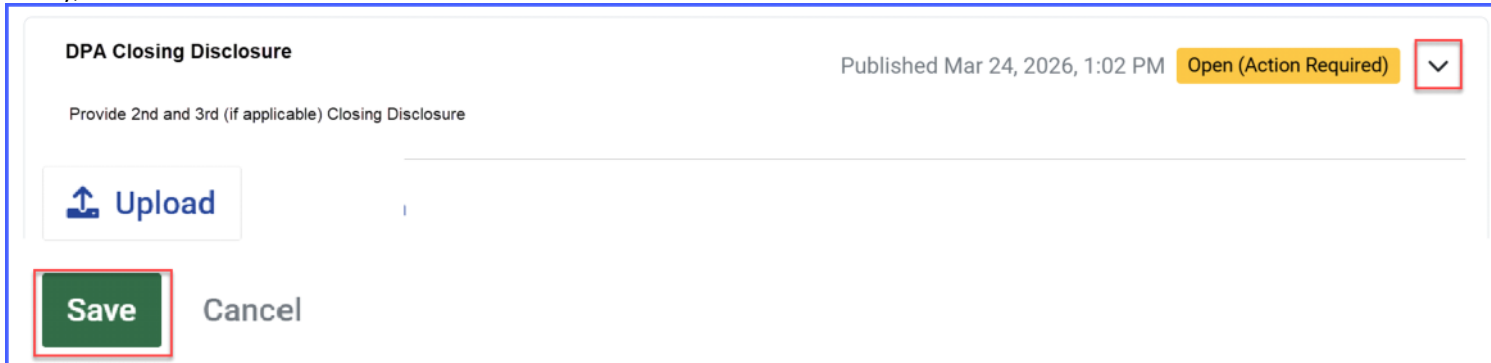


Push **Upload** button to upload the document(s).



You may either drag and drop the documents or Click anywhere within the popup to open an explorer box to locate the item on your machine.

Finally, **Save** to transmit the documents to WSHFC.



Repeat until you have submitted a full post-closing file.