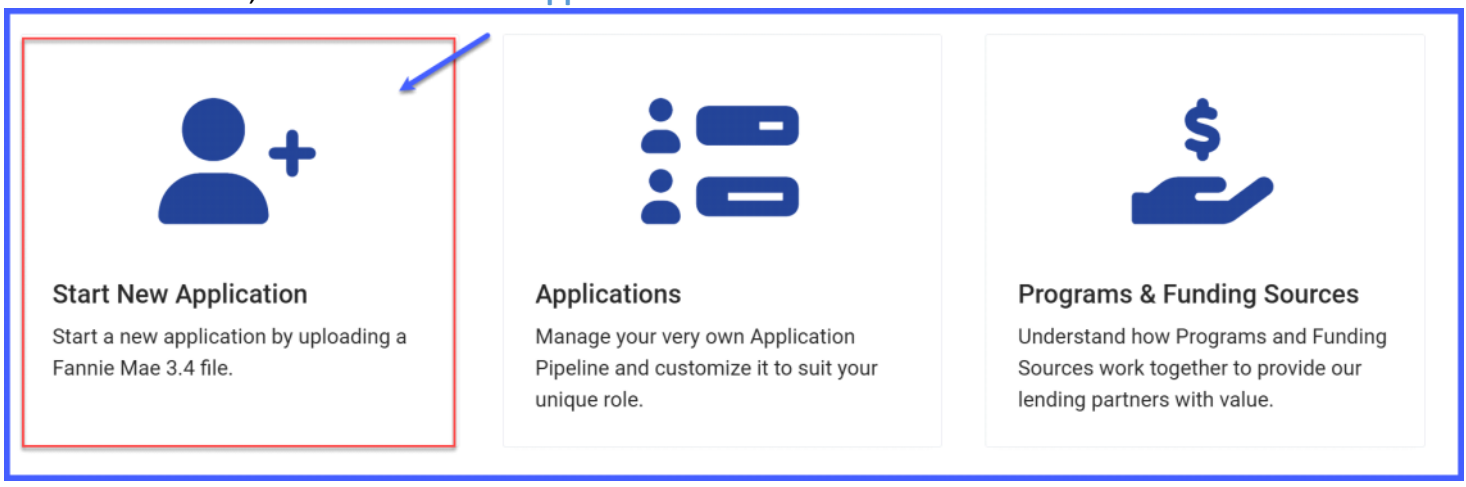
Submitting House Key Income Pre Qualifications

Tuesday, October 13, 2026 11:16 AM

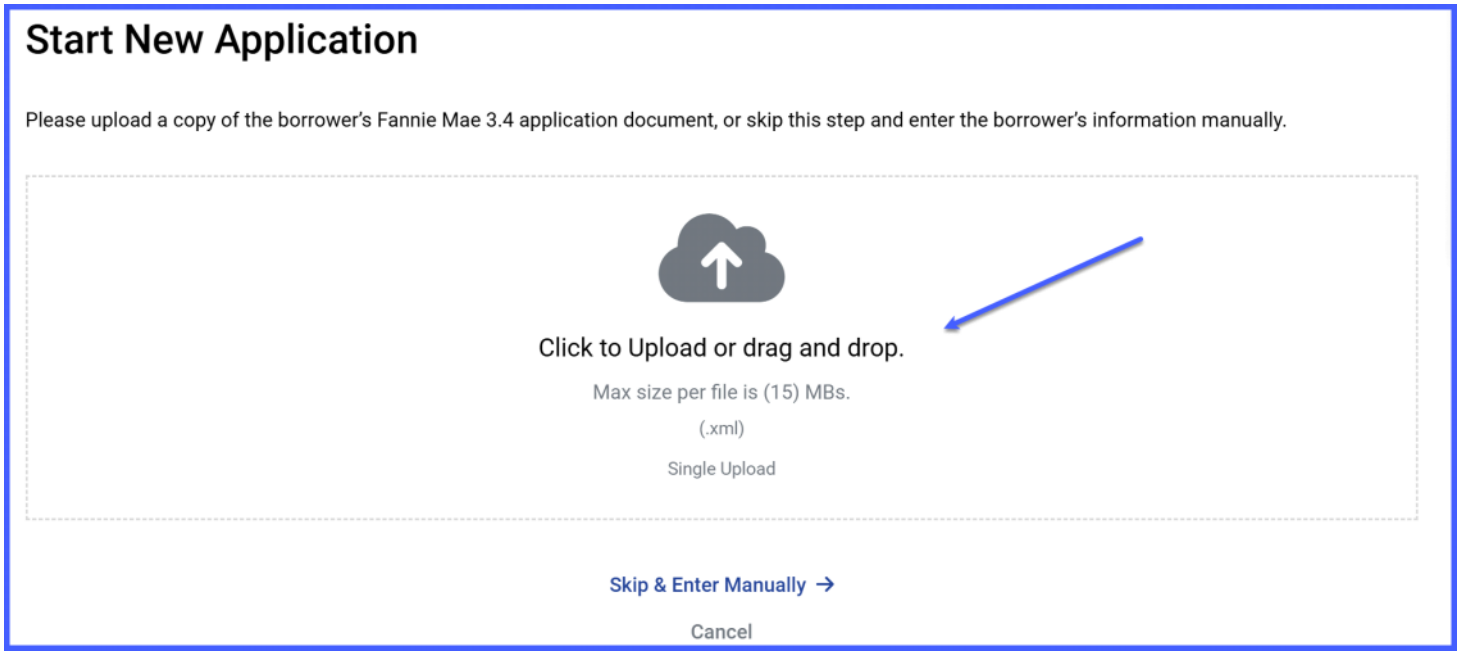
Locate the House Key Opportunity Income ONLY Pre Qual Checklist on our website*.
**You can also find this checklist in Lender Portal under the Documents tab, "House Key Opportunity Income ONLY Pre qual" section, once you have created the application using the steps below.*

Gather all the items listed on the checklist.

Navigate to Lender Portal.
On the Dashboard, choose "**Start New Application**"



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

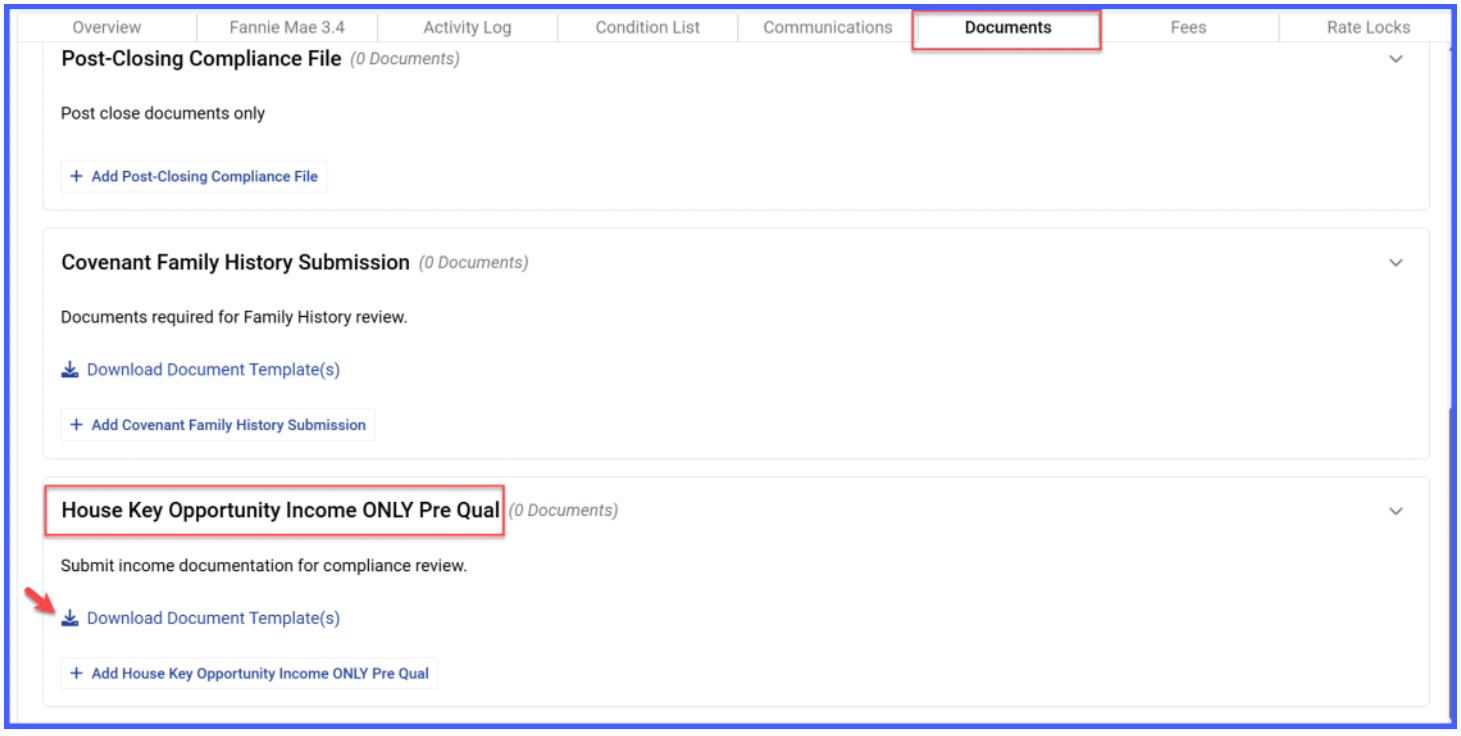


System will ask to **Validate** the Property Address as well as any missing data that

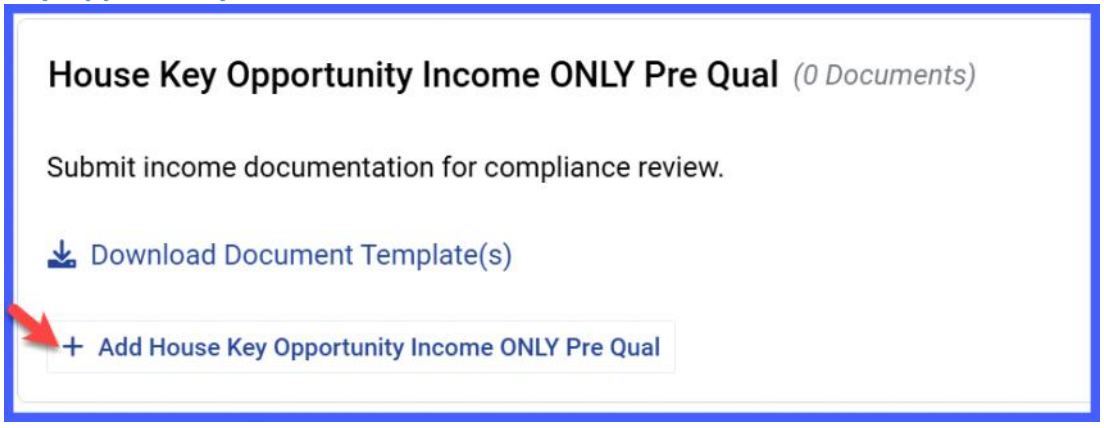
was not submitted in the Fannie Mae 3.4 File.
Note: *Credit Score is required for all borrowers on the application, however, WSHFC does not require every borrower to have a credit score. To proceed with the application, you must enter a score between 300-900. WSHFC can edit the application once it's been locked.*

Once you validate the address and complete the missing fields, **Save.**

Navigate to the **Documents** tab.
Under **House Key Opportunity Income ONLY Pre Qual** section you will find a copy of the checklist, mentioned and linked above.

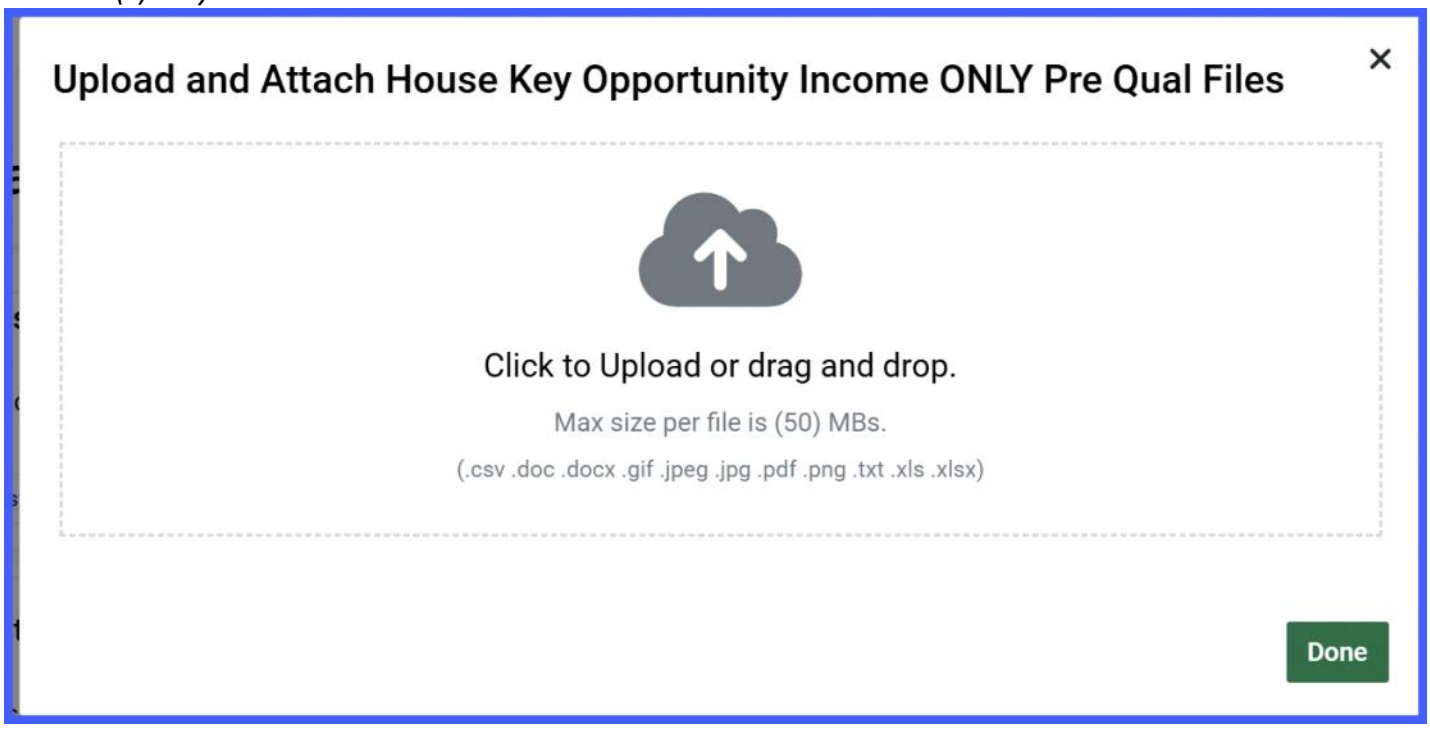


To begin uploading the Income Only Pre Qual, locate the **House Key Opportunity Income ONLY Pre Qual** file header.
Under the system generated documents, locate the button titled "**+ Add House Key Opportunity Income ONLY Pre Qual**".

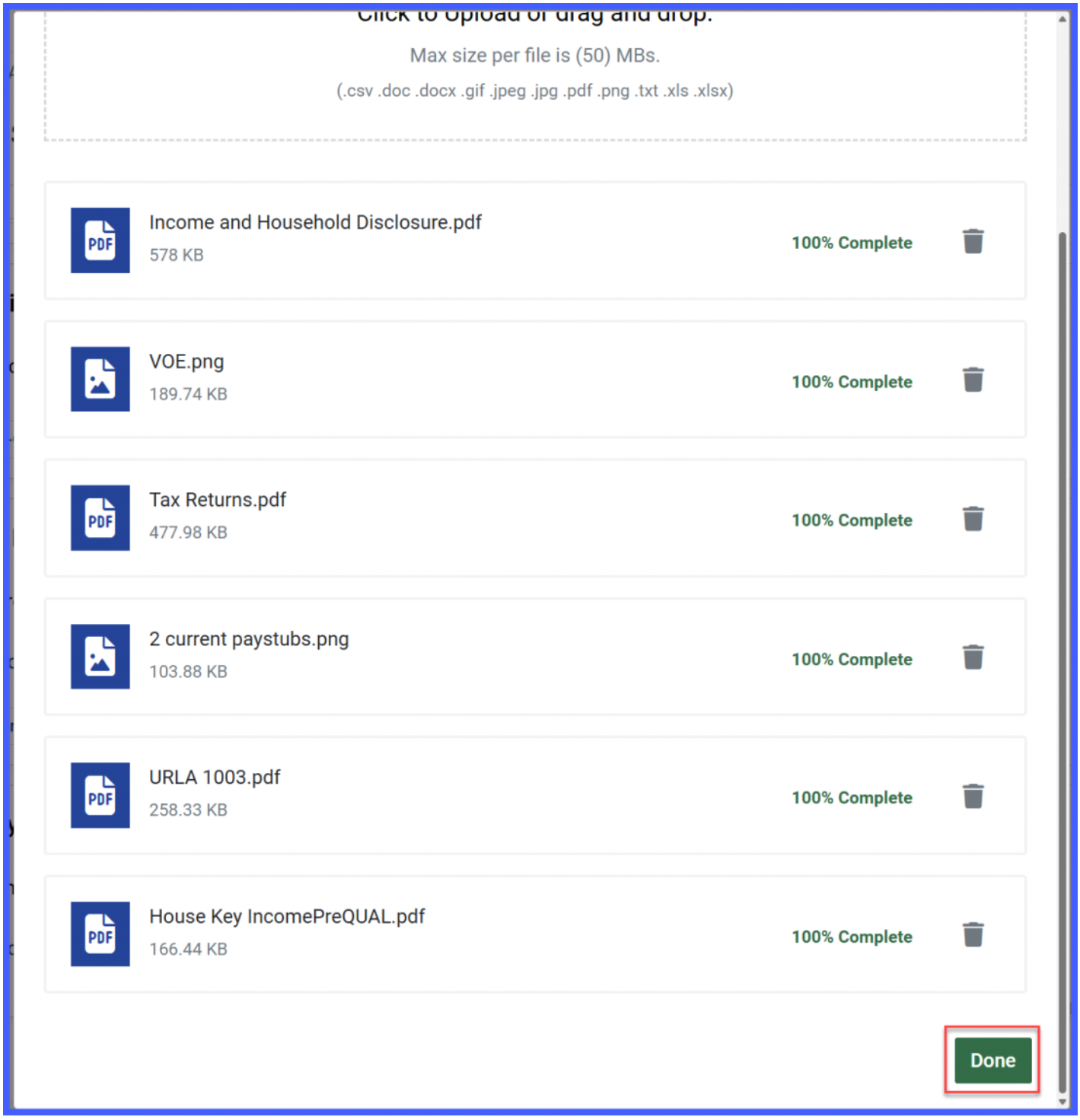


The system will generate a pop- up window which will allow you to drag and drop the documents for submission.

You may also click within this pop-up window to open an explorer box to locate the item(s) on your machine



Once all files have been dragged and dropped, push the **Done** button to complete the upload.



WSHFC will review to insure we have a complete package, then we will log the file and update the status on the Overview tab to