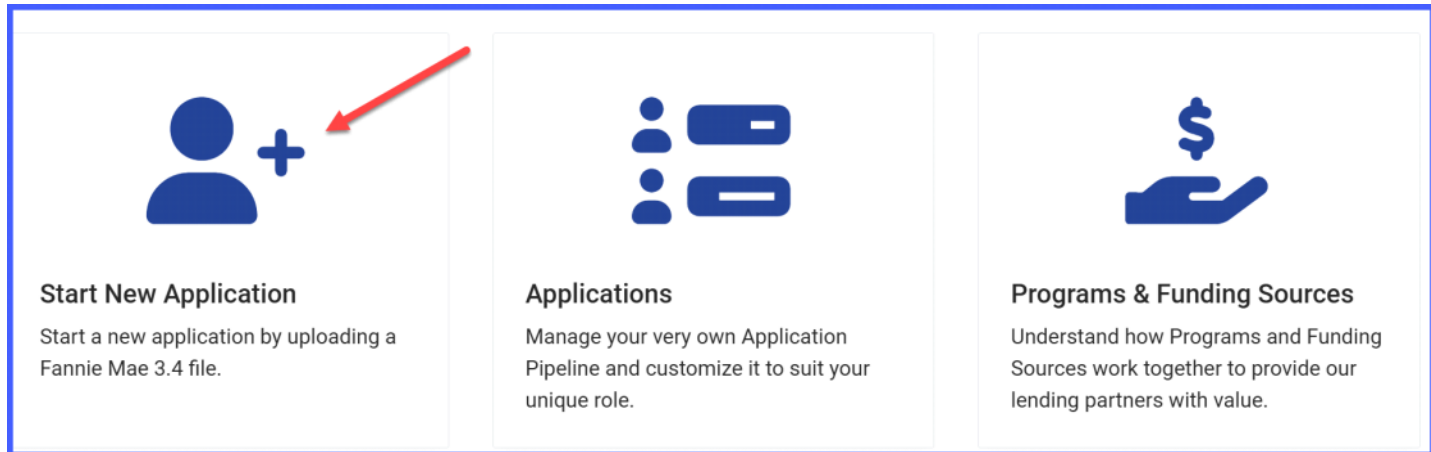


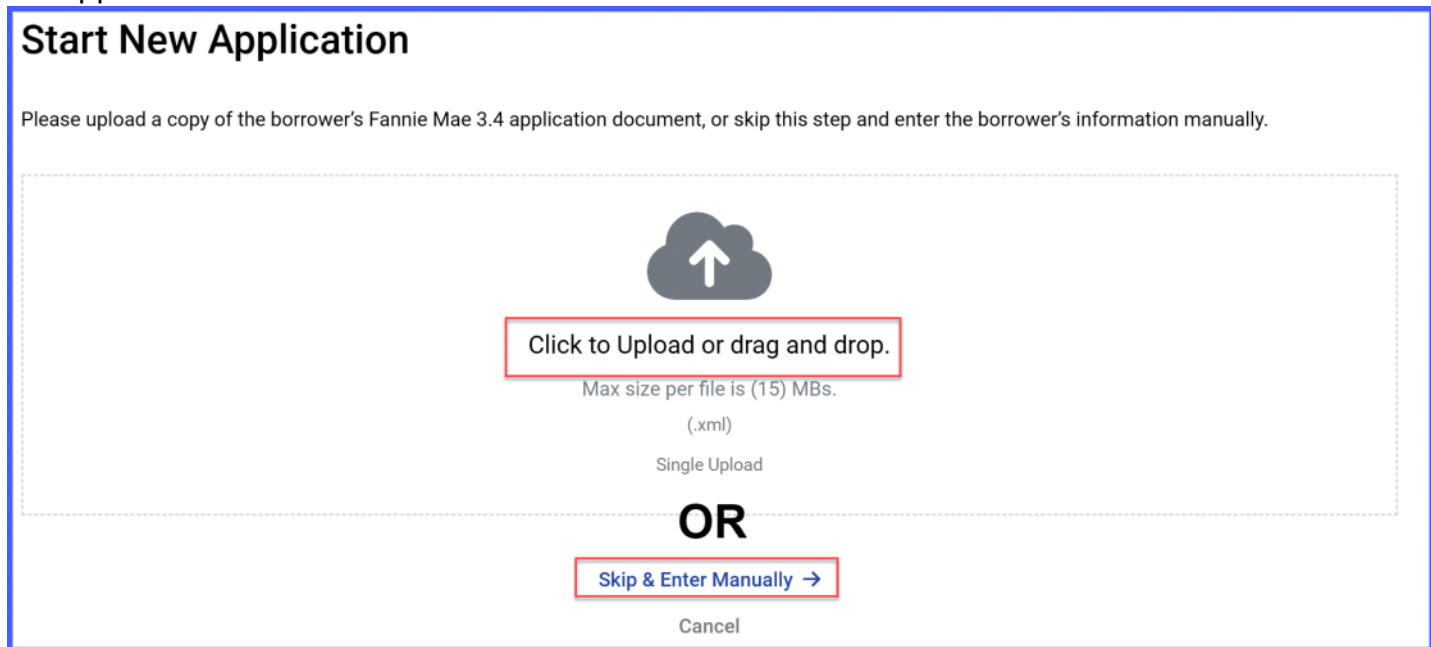
# Pre Reservation Process for Lenders

Tuesday, April 14, 2026 10:45 AM

- 1) Navigate to [Lender Portal](#) locate the **Start New Application** icon from your dashboard.



Upload your Fannie Mae 3.4 file or use the Skip & Enter Manually option to begin the application.



The system will request that you **Answer Additional Fields**, including a property address.

Since you are only submitting an application and **NOT LOCKING** the file, you may scroll to the bottom of this validation page and select **Skip**.

## Answer Additional Fields

Enter the answers to the following additional fields that do not appear on the uploaded Fannie Mae 3.4.

### Validate Address

Street: \*

This field is required

Unit #:

City: \*

This field is required

State: \*

Save

Skip →



The system will now take you into the incomplete application.

- 2) Notify WSHFC via an email to [homedocs@wshfc.org](mailto:homedocs@wshfc.org) that you intend to use the Covenant Pre-Reservation process. Include in the email the borrowers full name(s).
- 3) Upload the following items into Documents tab under the section marked "Covenant Family History Submission"
  - The loan application
  - The approval (1008 form) signed by the lender's underwriter
  - Homebuyer education certificate for each borrower on the note and deed of trust
  - The completed Covenant eligibility checklist
  - All family history documentation (even if previously submitted)

Overview | Activity Log | Condition List | Communica... | Fannie Mae ... | **Docume... x** +

- Pre-Closing Compliance File (0 Documents) >
- Post-Closing Compliance File (0 Documents) >
- Pre-Reservation (0 Documents) >
- Covenant Family History Submission (0 Documents)** v  
Checklist as well as family history documents for review.

- 4) WSHFC will log the file in for review, updating the status to Covenant Pre Reservation in line for review.

**Application Status**

Latest Milestone: Application is: **Created**

Processing Status: **Covenant Pre Reservation in line for review**

- 5) WSHFC will review the documents and notify you once they are on the pre-reservation list.
- a. The status on the Overview tab will reflect **Covenant Pre Reservation Accepted**.

**Application Status**

Latest Milestone: Application is: **Created**

Processing Status: **Covenant Pre Reservation Accepted**

**If items are missing, WSHFC will reach out to the contact(s) listed on the Covenant Eligibility Checklist to request remaining items. The application will not be placed on the pre-reservation list until all items have been received and cleared by WSHFC staff.**

- 7) When funding becomes available, WSHFC will email a letter to both the borrower and lender with authorization to proceed.
- 8) Acknowledge receipt of this notice within 3 business days. If we do not hear back within 3 business days, the next eligible borrower will be contacted.
- 9) Borrower has 30 days to go under contract on a home.
- a. Once in contract, contact WSHFC to execute the Intent to Lock Notice, which will need to be signed and dated by the lender and sent back to WSHFC.
    - i. Upon receipt of the Intent to Lock Notice, WSHFC will proceed with locking the loan.
  - b. If the borrower chooses not to proceed or cannot secure a contract within 30 days, they will be moved to the end of the pre-reservation list and notified again when eligible to move forward, as stated in step 6.