MEMORANDUM VIA E-MAIL

TO: All WVHDF Participating Lenders

FROM: Kay Bowe
Underwriting and Post-Closing Manager

DATE: Thursday, June 18, 2026

SUBJECT: WVHDF Underwriting Notices Now Available in PowerLender

As we mentioned in training, WVHDF Underwriting notices (conditions, approvals, pends, denials, and for delegated lenders, FHA Award Letters) are now available from PowerLender (lock system). Lenders may access notices via the "Underwriting Conditions" link in the lefthand navigation column of the PowerLender launch page. (See screenshot 1.) *Notices will also be available in the Lender Portal (document system) through Tuesday, June 30th, as usual; however, beginning Wednesday, July 1st, underwriting notices will only be available from PowerLender.*

This update provides increased transparency as WVHDF Underwriting notices will be available to view/retrieve by anyone affiliated with your organization assigned the following PowerLender roles: Loan Officer (including Processors), Underwriter, Closer, Post-Closing, and Lender Admin. Underwriting notices will remain visible through the loan closing date. Additionally, with this upgrade, lender staff will receive e-mail notifications when underwriting notices are newly available, or updated, and ready for your retrieval and review. Note: Only staff with e-mails entered in the "Lender Contacts" section of each loan's ENTER_LOCK_REQUEST screen will receive e-mail notices concerning updates. (See screenshot 2. These contact fields should be completed as early as possible, but by underwriting submission, at least, for e-mail notice purposes.) However, the "Underwriting Conditions" link will display all available notices to those assigned the aforementioned roles in PowerLender, regardless of contact field completion.

Lenders must continue to submit all documentation through the Lender Portal (document system), the above changes will just impact how underwriting notices are received and viewed.

Please let me know what questions you may have about this change or if you experience any issues. As always, we appreciate your partnership.

(cont'd)

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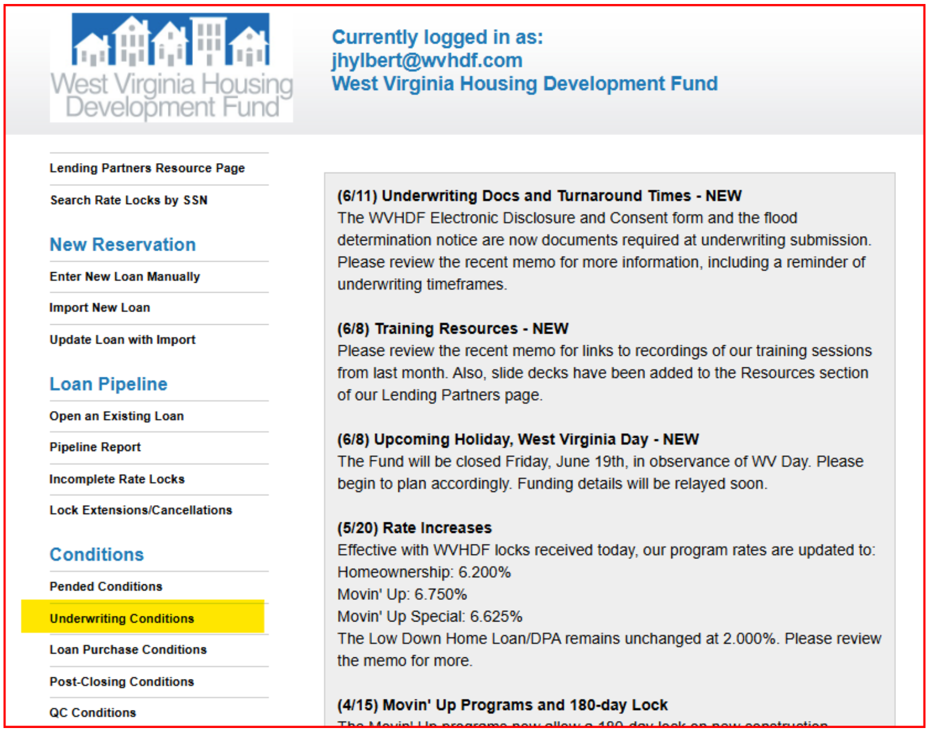
Screenshot 1: "Underwriting Conditions" link where underwriting notices will be displayed through loan closing. Notices are available 24/7 to PowerLender users assigned Loan Officer (including Processors), Underwriter, Closer, Post-Closing, and Lender Admin. roles.



Screenshot 2: "Lender Contacts" section of the ENTER_LOCK_REQUEST page in PowerLender. Loan Officer, Lender Processor, Underwriter, Closer, and Post-Closer fields complete with e-mail addresses will receive underwriting notice update e-mails as they are available.