



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)

Underwriting Notices

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Page 2

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.

West Virginia Housing Development Fund

Currently logged in as:
jhylbert@wvhdf.com
West Virginia Housing Development Fund

Lending Partners Resource Page

Search Rate Locks by SSN

New Reservation

Enter New Loan Manually

Import New Loan

Update Loan with Import

Loan Pipeline

Open an Existing Loan

Pipeline Report

Incomplete Rate Locks

Lock Extensions/Cancellations

Conditions

Pended Conditions

Underwriting Conditions

Loan Purchase Conditions

Post-Closing Conditions

QC Conditions

(6/11) Underwriting Docs and Turnaround Times - NEW
The WVHDF Electronic Disclosure and Consent form and the flood determination notice are now documents required at underwriting submission. Please review the recent memo for more information, including a reminder of underwriting timeframes.

(6/8) Training Resources - NEW
Please review the recent memo for links to recordings of our training sessions from last month. Also, slide decks have been added to the Resources section of our Lending Partners page.

(6/8) Upcoming Holiday, West Virginia Day - NEW
The Fund will be closed Friday, June 19th, in observance of WV Day. Please begin to plan accordingly. Funding details will be relayed soon.

(5/20) Rate Increases
Effective with WVHDF locks received today, our program rates are updated to:
Homeownership: 6.200%
Movin' Up: 6.750%
Movin' Up Special: 6.625%
The Low Down Home Loan/DPA remains unchanged at 2.000%. Please review the memo for more.

(4/15) Movin' Up Programs and 180-day Lock
The Movin' Up program now allows a 180-day lock on new construction.

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.

Process - 26-0579 / RESIDENTIAL

STATUS

Application & Disclosure

Prequalification Screen

Date - Application MERS # Assign

DATE_WVHDF

ENTER_LOCK_REQUEST

CREDIT_REQUEST

Borrower 1 Credit Scores

CREDIT_SCORES_SUMMARY

Homeownership Education and H

Cash to Close - Model Form

COMPLIANCE_CHECK

IRS_4506_8821

CLOSING_AGENT

Print Documents

APR Details, Estimated Close Dat

Fannie Mae Service Request

Service Providers

ENTER_LOCK_REQUEST ENTER_LOCK_REQUEST

ENTER LOCK REQUEST

RESERVATION INCOMPLETE

Participating Lender Y

Lender Contacts

Lender Name XYZ Mortgage Company

Loan Officer NMLS # Phone #

E-mail Address

Lender Processor E-mail Address

Lender Underwriter (if Delegated) E-mail Address

Lender Closer E-mail Address

Lender Post-Closer E-mail Address