

# PowerLender Portal



## HOW TO IMPORT A LOAN FILE INTO POWERLENDER

# Import a file into PowerLender

From the [Utah Housing's website](#) select "Lenders"



The screenshot shows the Utah Housing Corporation website. At the top left is the logo with a house icon and the text "UTAH HOUSING corporation". Below the logo is a navigation menu with the following items: Homebuyer, Lenders (with a mouse cursor pointing to it), Realtors® / Builders / Title, Multifamily Financing, Investors, and About Utah Housing Corp. A blue button labeled "Homeowner Login" is positioned below the menu. To the right of the menu is a promotional banner with a dark blue header that reads "Need Down Payment Assistance? We can help." with a right-pointing arrow. Below the header is a photograph of a family (a man, a woman, and a child) sitting on the floor with cardboard boxes. At the bottom of the banner is a blue bar with the text "See our lowest monthly payment." and a right-pointing arrow. Below the banner, there are links for "Current Rates" (with an information icon) and "Rate Adjustments". Under "Current Rates", there is a sub-header "FHA and VA FHA/VA <80% Median Family Income (MFI)" and a table with three columns: "FirstHome", "HomeAgain", and "Score".



# Import a file into PowerLender

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Select “PowerLender Portal”

## Lenders

PowerLender Portal



Document Delivery

Upload Loan Documents

How and What to Upload

Loan Programs

Income & Purchase Price Limits

Matrices & How to Guide

Grants

DPA and Loan Programs

Resources

Forms

Recent Updates / Memorandums

Did you know? (UHC Reminders)

Participation Documents (Manuals)

# Import a file into PowerLender

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Log in using your assigned credentials

If you do not have assigned credentials contact your company admin

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## Lender Login

Email:

Password:

By using this website you agree to our [terms and conditions](#).

[Sign In](#)

[Reset your password](#)

[Request list of admins](#)

[Requirements to be a Participating Lender](#)

# Import a file into PowerLender

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Select "Import New Loan" from the top right hand menu



The screenshot displays the Utah Housing Corporation website. At the top left is the logo for Utah Housing Corporation, featuring a stylized house icon and the text "UTAH HOUSING Corporation". To the right of the logo is the text "Utah Housing Corporation". Below the logo is a vertical menu with the following items: "UHC Home", "Print an MPA", "MPA Data Entered", "Import New Loan" (highlighted with a brown arrow), "Search MPA by SSN", "Preliminary Eligibility", and "Enter Preliminary Eligibility". To the right of the menu is a "Today's Messages:" section and a "Currently reviewing:" section. The "Currently reviewing:" section contains a table with the following data:

Currently reviewing:	
New Loan Submissions received on	03/22/2023
Pre-Purchase Conditions received on	03/22/2023
Post-Purchase Conditions received on	03/15/2023

# Import a file into PowerLender

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Select “Browse” to locate the file on your computer. Then select “Upload and Create Loan”



The screenshot shows the Utah Housing Corporation logo and name at the top. Below it, a navigation menu includes links for "UHC Home", "Print an MPA", "MPA Data Entered", "Import New Loan", and "Search MPA by SSN". The main content area is titled "Create Loan from File Upload - Fannie Mae 3.2 (fnm) or MISMO 3.0 ULDD (xml) or MISMO 3.4 ILAD (xml)". A message box contains the text "Please include the loan file in an appropriate format from your Loan Origination System." Below this message is a "Browse..." button followed by the text "No file selected." and an "Upload and Create Loan" button.

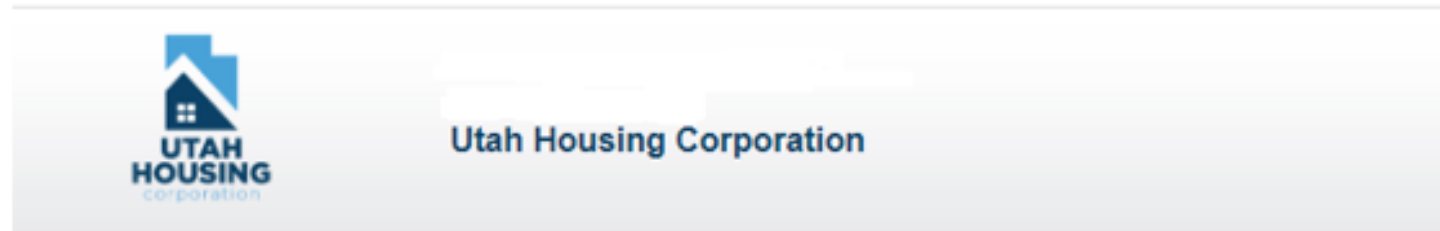
Permitted File Types:

- Fannie Mae 3.2 (fnm)
- MISMO 3.0 ULDD (xml)
- MISMO 3.4 ILAD (xml)

# Import a file into PowerLender

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Make record of the Utah Housing loan number then select  
“Launch PowerLender and Open Loan #####”



**Loan 7767 was created successfully.**

Please include the loan file in an appropriate format from

No file selected.

[Launch PowerLender and Open Loan 7767](#)

# Import a file into PowerLender

From the tool bar, select “Application” which will open a drop-down menu, select “Open”

The screenshot displays the PowerLender software interface. The 'Application' menu is open, showing options: New (Ctrl-N), Open (Ctrl-O), Print Forms, Open Work Queue (Ctrl-Q), Import/Export, Print Comments, Task, and Exit. An orange circle highlights the 'Application' menu in the top-left corner of the software window. A large brown arrow points from the 'Open' option in the expanded menu to the right. On the right side of the interface, there is a white panel with the Utah Housing Corporation logo and several instructional sections:

- PowerLender is similar to Windows, Word and Excel**
- Create a new Loan (For loans where a Preliminary Eligibility has not been completed within the past 180 days)**
  - Click:
    1. **Application** (located on Menu bar on the top left portion of the screen).
    2. **New**
    3. **Open** button (at the bottom of the screen).
- Open an existing Loan (For loans that have already been registered into the system either through a Preliminary Eligibility or Lock Request)**
  - Click:
    1. **Application** (located on Menu bar on the top left portion of the screen).
    2. **Open**
    3. **Dropdown arrow in Application key** (at bottom of the screen).
    4. **Primary Borrower Name or PrimaryKey** (Loan #) which is the header at the top of the column.
    5. **In Long White Box, type in Borrower name or Loan #** (Depending on Column highlighted) located above the application key at the bottom of the screen.
    6. **Double click your Borrower**
    7. **Open** button (at the bottom of the screen).
    8. **Double click the operation you want to access** (i.e. **Pre Purchase, Purchase Advise, etc.**).

Note: The Loan will always default to the last screen opened. You must click **Open** at the bottom of the screen to open up the loan highlighted on the (left) side bar.
- Importing a ULDD File (Upload your data from your current LOS)**
  - Click:
    1. **Application**
    2. **Import / Export**
    3. **Import Data**
    4. **Dropdown arrow** (select ULDD Import (at bottom of the screen).
    5. **Double click ULDD Import**
    6. **Import**
    7. **Browse**, locate your file and click **Open** Click **Import**

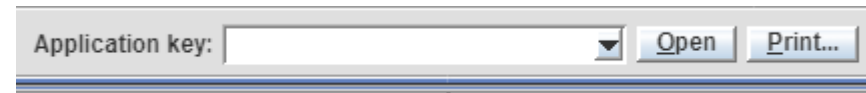


# Import a file into PowerLender

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Choose your loan from the list of loans on the left and double click to open

If your loan does not appear you can enter your loan number in the “Application Key” box and select Open or search for it by clicking the drop-down at the bottom of the screen and searching by loan #, Borrower Name or Address.



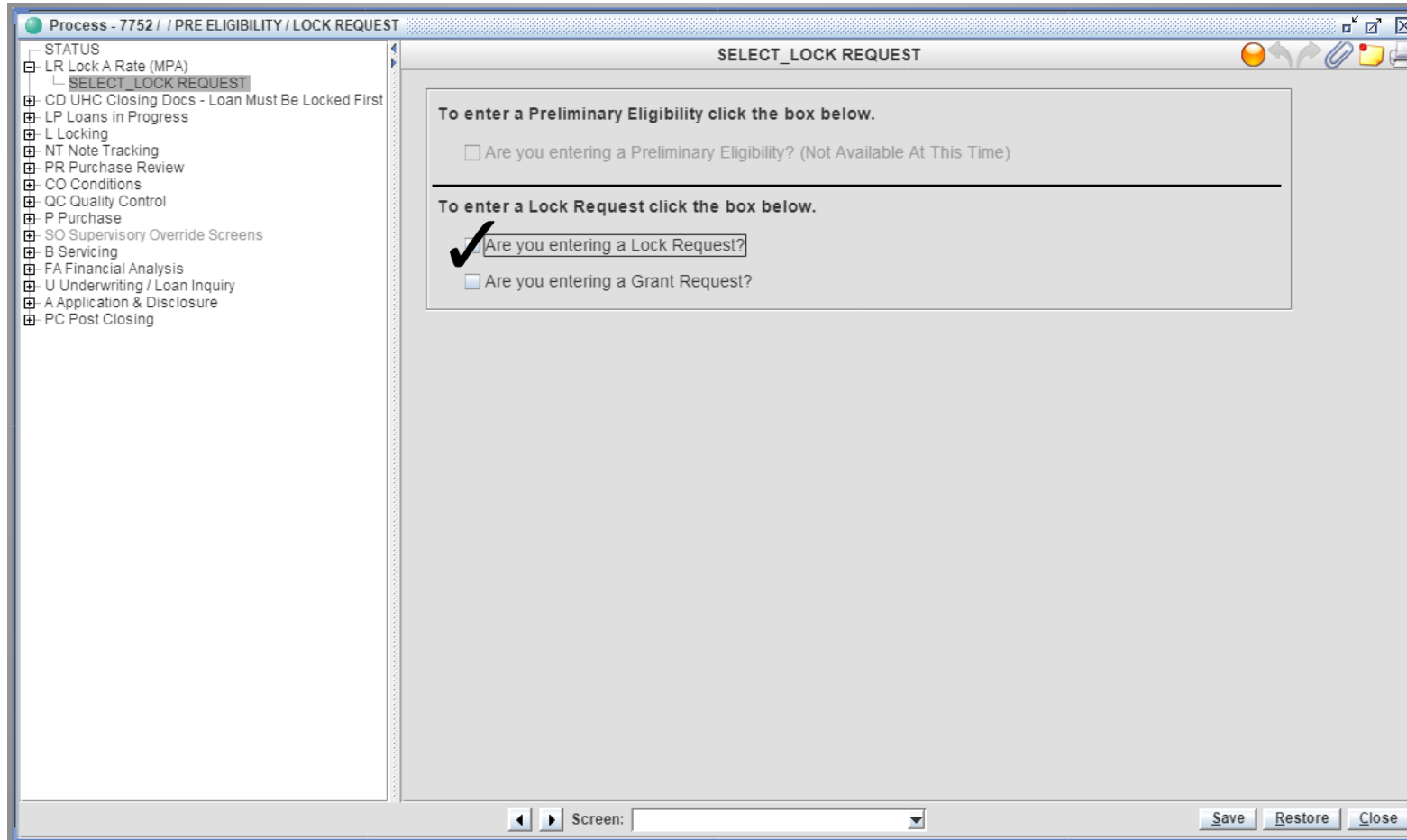
A screenshot of a software interface showing an input field labeled "Application key:" followed by a dropdown arrow, an "Open" button, and a "Print..." button.

Highlight the option you want to search by clicking on it, then enter info at the bottom of the screen.

Select key from lookup			
PrimaryKey	Primary borrower name (last, first, middle name) ▲	Secondary borrower last first middle name	Property #1 address street

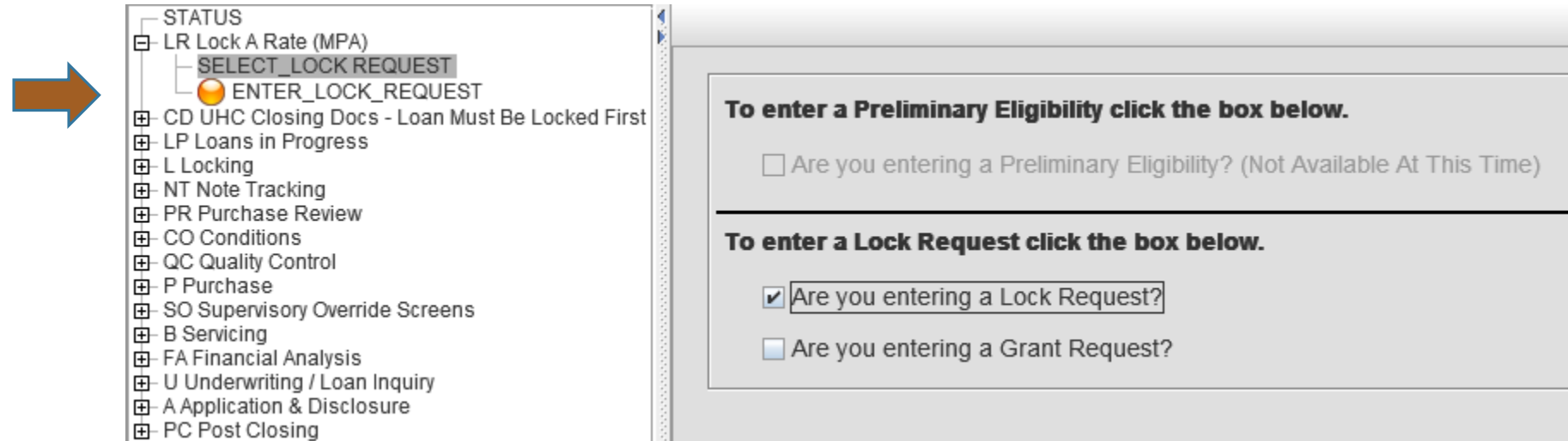
# Import a file into PowerLender

Select “Are you entering a Lock Request?” by clicking the box



# Import a file into PowerLender

The “Enter Lock Request” menu option will appear, select to complete lock input and select interest rate and program



The screenshot displays the PowerLender application interface. On the left, a vertical menu lists various options under the 'STATUS' category. The 'ENTER\_LOCK\_REQUEST' option is highlighted with an orange circle, and a brown arrow points from it towards the right. The right side of the interface shows a form with two sections. The first section is titled 'To enter a Preliminary Eligibility click the box below.' and contains a single checkbox labeled 'Are you entering a Preliminary Eligibility? (Not Available At This Time)'. The second section is titled 'To enter a Lock Request click the box below.' and contains two checkboxes: 'Are you entering a Lock Request?' (which is checked) and 'Are you entering a Grant Request?' (which is unchecked).

# Import a file into PowerLender

- Enter ALL data fields accurately
  - If a field is left blank or is inaccurate the selection of eligible loan programs could be affected
- Select the loan program you would like to lock
  - If your program does not have a “Y”, you have entered data that makes the borrower ineligible for that program
  - You can select “ineligible reasons” to give you an idea of what data may be wrong

### LOAN PROGRAM ELIGIBILITY Ineligible Reasons

**Programs**

N= Loan Program Not Eligible  
Y= Loan Program Eligible

			Max Amount of Second
FirstHome	<input type="text" value="N"/>	<span>FirstHome Requirements</span>	<input type="text"/>
HomeAgain	<input type="text" value="N"/>	<span>HomeAgain Requirements</span>	<input type="text"/>
Score	<input type="text" value="N"/>	<span>Score Requirements</span>	<input type="text"/>
Advantage <= 80% AMI	<input type="text" value="N"/>		<input type="text"/>
Advantage > 80% AMI	<input type="text" value="N"/>		<input type="text"/>
Advantage Condo > 80% AMI	<input type="text" value="N"/>		<input type="text"/>
FHA/VA AMI Rate Reduction	<input type="text" value="N"/>		

This is not a commitment to purchase the loan. Based on the information entered it appears the Borrower is eligible for the Loan programs listed above subject to applicable FHA, VA, Freddie Mac and UHC requirements.



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- Once the lender has submitted the lock request, Utah Housing will process and approve it
- An email will be sent to the person indicated in the request
- Once the email has been received you can print the Mortgage Purchase Agreement (MPA) from PowerLender



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**UHC Home**

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**Print an MPA**

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**MPA Data Entered**

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**Search MPA by SSN**



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Questions

Email [mortgage@uthc.org](mailto:mortgage@uthc.org)

