# Native Advantage: Lender Portal User Guide

**U.S. Department of Housing and Urban Development**

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## Document History

| Version | Updated On | Author | Summary |
|---------|-----------|--------|---------|
| 1.0 | 04-29-2021 | Zachary Blake | V1.0 – Native Advantage User Guide |
| 1.1 | 06-03-2021 | Zachary Blake | V1.1 – Native Advantage User Guide |

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# 1. Navigating Native Advantage

This section provides guidance in navigating Native Advantage. These instructions assist users who require support accessing content.

## 1.1 Approved Browser - Chrome

Chrome is the only browser approved to work with Native Advantage.  Pages and/or features may be non-functional if accessed in any other browser.
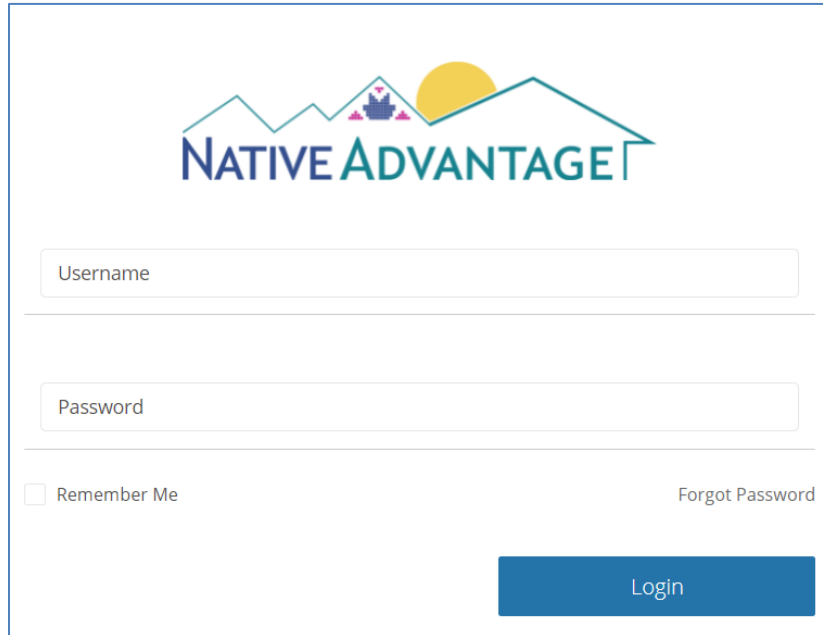
## 1.2 Accessing Native Advantage for the First Time

1.  If you have been informed that you will be on-boarded to Native Advantage or you have requested access, you will receive an email detailing your username with a link to set your password from Salesforce.
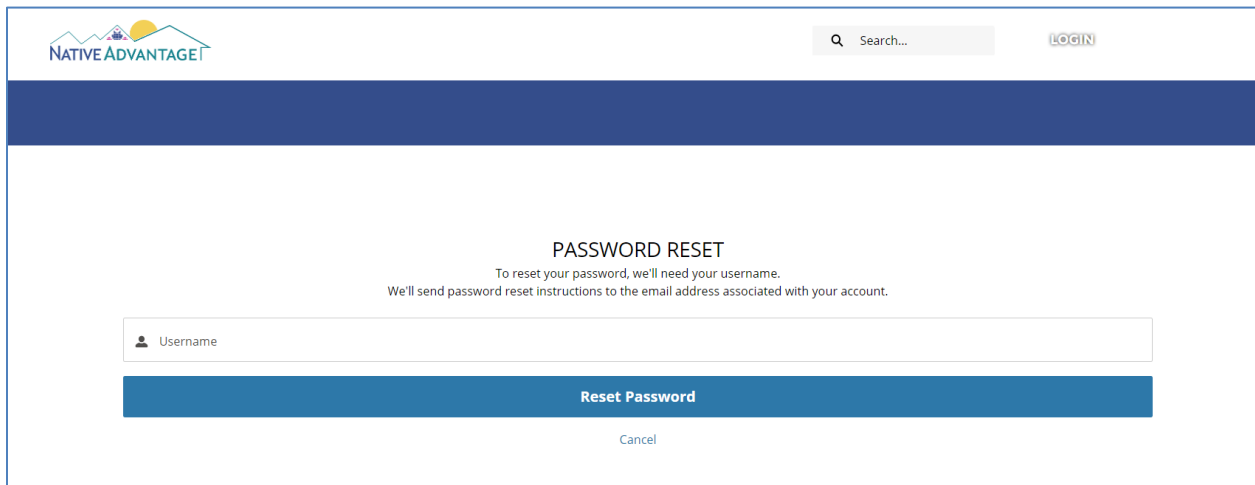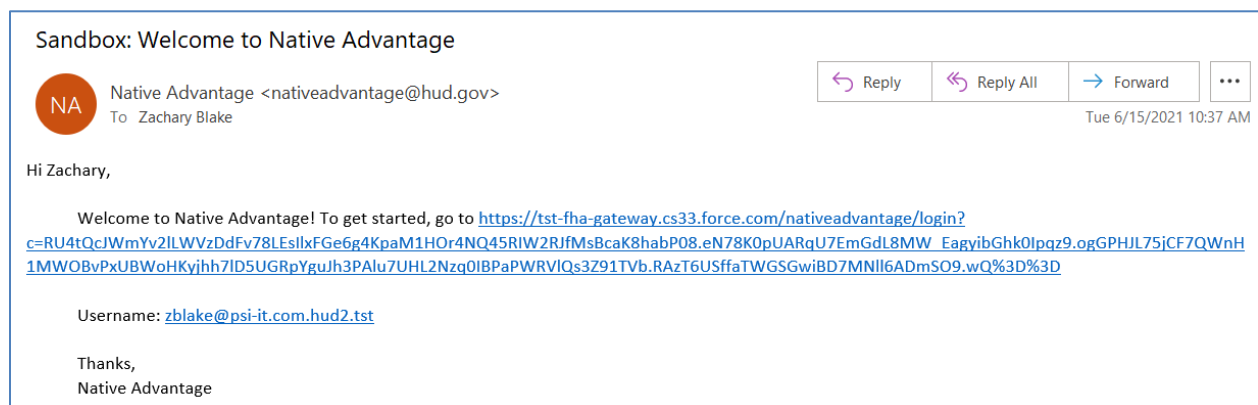


2.  Click on the link provided in the email to access the Native Advantage reset password screen.

3.  Enter and confirm your new password, and then click **Change Password.**

4.  This will redirect you to the login screen.

## 1.3 Login to Native Advantage



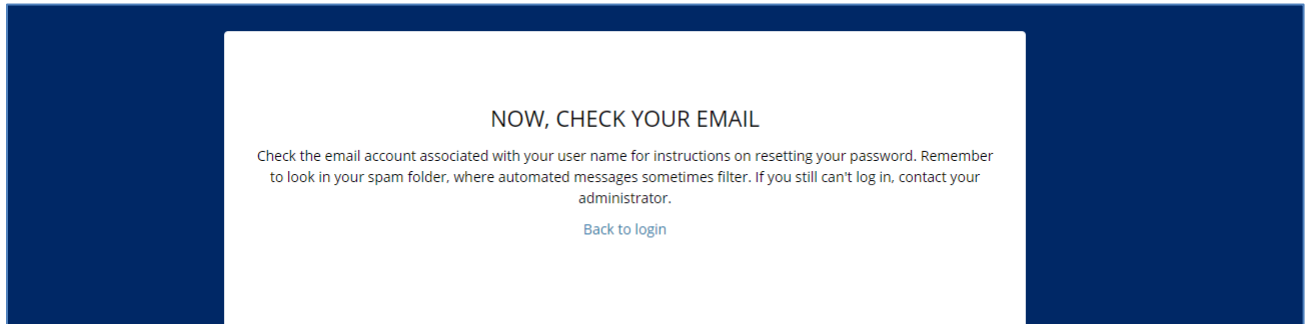1. Enter your Username and Password, select the Remember Me checkbox then click on **Login button**.

2. If your Username and Password are incorrect, you will receive an "invalid login attempt" message. Your account will be locked for 15 minutes If you enter an invalid combination more than three times.

3. If you forget your password, click **Forgot Password** to navigate to a screen where you can request a password reset.

4.  Enter your Username and click Reset Password. **Reset Password** issues a message and triggers an email containing a link for you to use to reset your password to a new one.

NOW, CHECK YOUR EMAIL

Check the email account associated with your user name for instructions on resetting your password. Remember to look in your spam folder, where automated messages sometimes filter. If you still can't log in, contact your administrator.

Back to login

# 2. Claim Entry and Submission

There are general common rules used throughout Native Advantage.

**Required Fields**: Required fields are indicated by a red asterisk (*) next to the field label. You will be unable to save or submit any Claim that is missing required fields. Some fields are required because of other information entered. For example, 'Previous Claim Type' is required for all Supplemental Claims, so will show as required when the Claim Type of "01B – Conveyance – Part B" is selected.

**Repeated Fields**: There are fields that may be entered multiple times and will repeat as many times as the user requires. These "repeaters" are in columns indicated by a red asterisk (*). The data in these "repeaters" are only required if you select the blue 'Add New Item' button below the repeater.

> **305. Disbursements for HIP, taxes, ground rents and water rates (which were liens prior to mortgage), eviction costs and other disbursements not shown elsewhere. (Do not include penalties for late payment.) Only costs incurred between the dates in Items 8 and 10 of Part A are allowed.**
>
> Date Paid*      Period Covered From*    Period Covered To*    Description*      Amount Paid $*
>                       305a. Calculated Total Amount Paid (Entered on Line 111, Part B) = $0.00
>
> [Add New Item]

**Invalid Data**: The Claims Module validates data as it is entered. If the data entered in a field does not meet the validation test (date format, numeric, DUNS, etc.) the error along with the format will be displayed in red under the field and an error message will be displayed at the top of the form.

> **\*DUNS Number**
>
> 1
>
> Must be numeric and exactly 9 digits

## 2.1 Start a New Claim

1. After logging into Native Advantage, click on **Start a New Claim**.

2. From the Claim Initiation screen, select which claim type you would like to submit, and enter the ONAP Case Number for your claim.

3. From the Claim Initiation screen, select the claim type from the list, and enter data in all Required fields. **Note:** ONAP Case Number is required for all Claim Types.

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**Claim Initiation**

Provide the following details to ensure timely processing of this claim submission.

*1. Claim Type
--Select--

*2. ONAP Case Number

Submission Exception
--Select--

Previous Claim Type
--Select--

Save & Next

4. Click **Save & Next**.

## 2.2 Enter Information in a New Claim

1. Each part of the Claim form (Part A, B, C, D, E) is displayed on separate screens. Enter information based on the data required for the submission of your claim:

**Part A - General Information**

Provide the following details to ensure timely processing of this claim submission.

1. Claim Type
01A - Conveyance - Part A

2. ONAP Case Number
000-000001

Submission Exception

Previous Claim Type

*3. Section of the Act Code
184

*Land Type
Fee Simple

*4. Default reason code
--Select--
Complete this field.

*5. Endorsement Date (from LGC)

Complete this field.

- Required fields are denoted by red asterisks and the Claim cannot be saved without data in these fields.

- Incorrect data entered is noted underneath all fields that need to be resolved before continuing.

2. For areas where the same type of information could be asked for multiple times (e.g., Item 32: Schedule of Tax Information) - which will be referred to as Repeaters, users can click on the Add button to add information multiple times. See below:

Clicking on 'Add 32. Schedule of Tax Information'...



Adds another set of 'Schedule of Tax Information' fields which can be populated independently of each other.
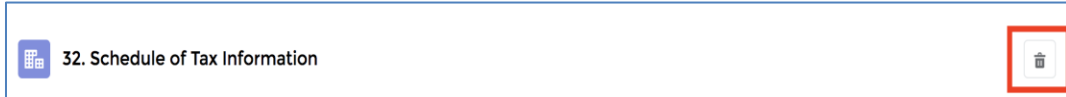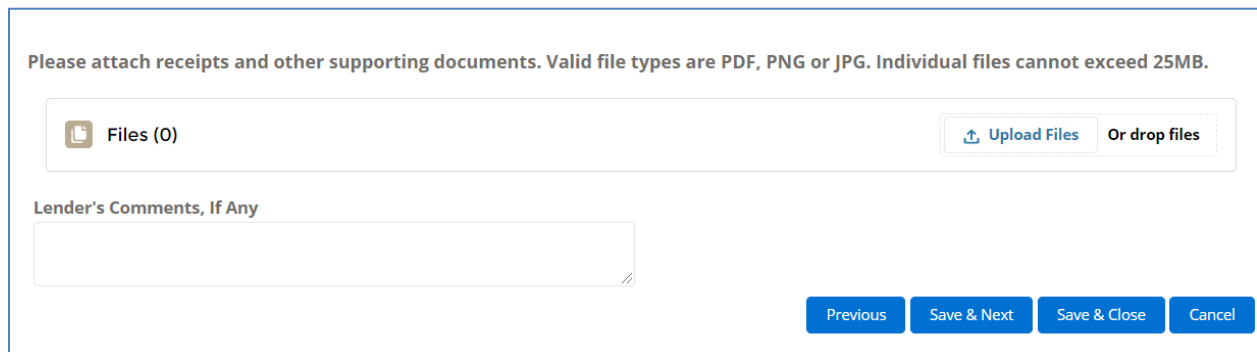
3. To remove a Repeater, click on the trash can icon in the top-right corner by the Repeater you would like to remove.



4. At the bottom of each Form Part, there is an area to add Lender Comments. These comments will carry from one Part to the next and can be edited in each Part.

5. Navigation buttons are at the bottom of each screen. These do the following:

- **Previous:** Navigates to the previous screen without saving any data on the current screen.

- **Save & Next:** Saves **all** information in the claim and navigates to the next screen.

- **Save & Close:** Saves **all** information in the claim and returns the user to the Home page.

- **Cancel**: Returns the user to the Home page without saving.

## 2.3 Attach Documents to a Claim

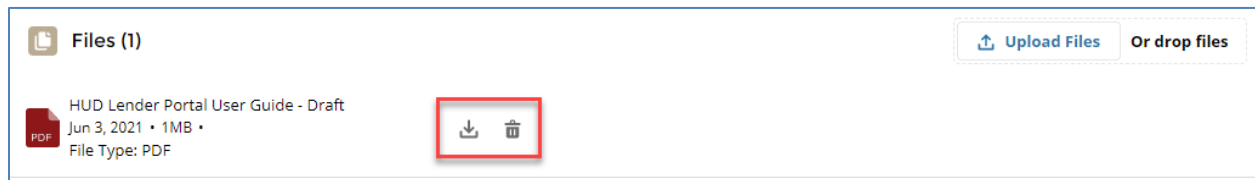1. At the bottom of each form page, there is a prompt to attach supporting documentation for that Part of a claim:



2. Click on **Upload Files** to attach files or drag and drop files from your computer. Only PDF, PNG, or JPG formats will be accepted. Individual files cannot exceed 25MB in size.

3. After uploading a file, you will be able to view a screen showing the progress of your document being uploaded:
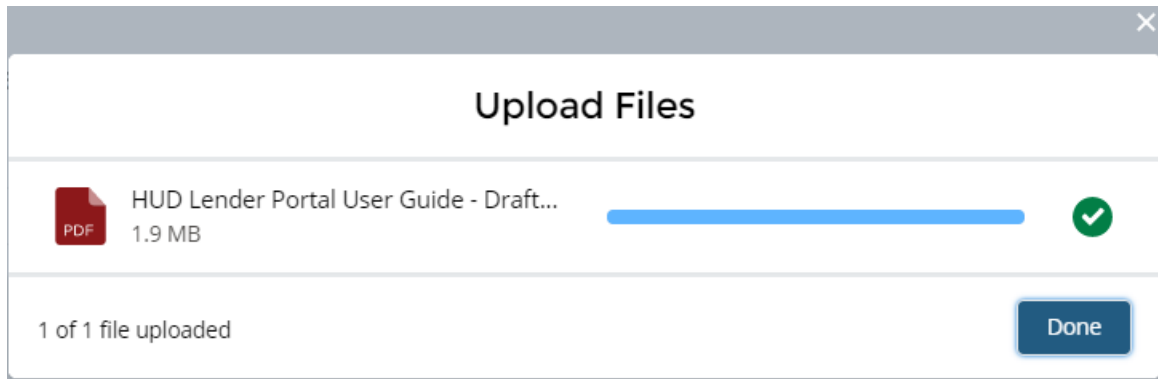
4. Click **Done** after the files have been uploaded.

5. After uploading supporting documentation, you will be able to view the documents from the Attachments section. You can continue to add more documents, download your uploaded files by clicking on the download icon next to each document, or remove them from the claim by clicking on the trash can icon.



## 2.4 Navigating between Pages

At the bottom of each form page, there are navigation buttons that will allow you to return to the Previous Page, Save the Current Page and Navigate to the next Page (Part), Save and Close the Claim or Cancel. Note – Cancel exits the user immediately from the Claim without saving the current page.



### 2.4.1 Submit a Claim

1. After completing all Form Parts required to successfully submit a claim and clicking **Save & Next**, you will be taken to a read-only page (only on Form Types that require multiple pages) displaying the information entered on all previous screens.

2. At the bottom of the read-only page, there is a prompt containing a checkbox that must be checked to enable the **Submit** button at the bottom of the form:

## Message for Forms with multiple pages

HUD Comments

Lender's Comments, If Any

**By transmitting, the Lender certifies that the statements and information entered are true and correct.**

☐ Ready to transmit claim to HUD?

**Please Check the box above to Submit the form**

[Previous] [Cancel] [Submit]

**By transmitting, the Lender certifies that the statements and information entered are true and correct.**

☑ Ready to transmit claim to HUD?

**Please Check the box above to Submit the form**

[Previous] [Cancel] [Submit]

## Message for Forms with one page

**By transmitting, the Lender certifies that the statements and information entered are true and correct.**

☑ Ready to transmit claim to HUD?

**Please Check the box above to Submit the form**

Public Reporting Burden for this collection of information is estimated to average 1.33 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is being collected to file a claim for Section 184 or Section 184A loan guarantee benefits. This information is required to obtain mortgage insurance benefits. This agency may not collect this information, and you are not required to complete this form, unless it displays the currently valid OMB control number.

**Sensitive Information:** Some information collected on this form is considered sensitive and is protected by the Privacy Act. The Privacy Act requires that these records be maintained with appropriate administrative, technical, and physical safeguards to ensure their security and confidentiality. In addition, these records should be protected against any anticipated threats or hazards to their security or integrity which could result in substantial harm, embarrassment, inconvenience, or unfairness to any individual on whom the information is maintained.

**Please refer to the Office of Loan Guarantee administrative guidance for any additional submission instructions.**

[Save & Close] [Cancel] [Submit]

3. After clicking **Submit,** a second pop-up prompt will open to ask you to confirm that you wish to transmit the claim to HUD. Click on **Submit** to complete the Claim Submission process or click **Cancel** to be returned to the read-only page.  Only after clicking on the Submit button IN THE POPUP prompt will your Claim be Submitted to HUD.

## Confirm Claim Submission

WARNING: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012, 31 U.S.C. 3729, 3802)

By transmitting, the Mortgagee certifies that the statements and information entered are true and correct.
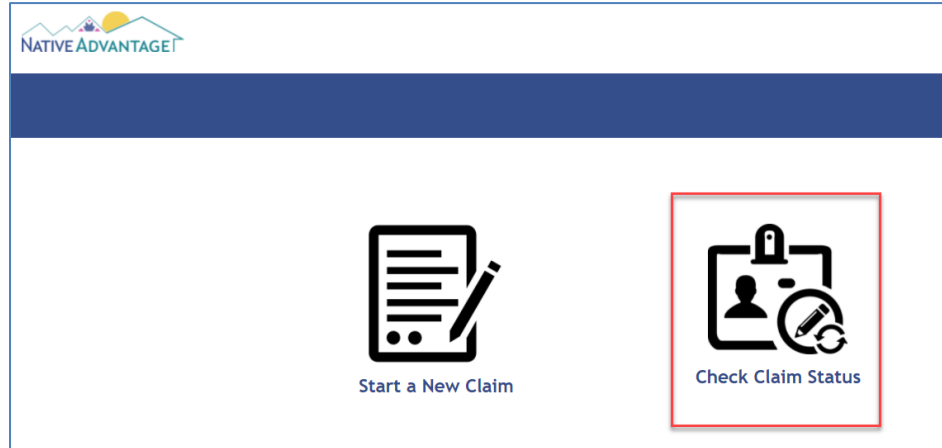
Ready to transmit claim to HUD?

Cancel    Submit

# 3. Checking Claim Status

## 3.1 Review Claim Status

1. To review a list of your (or your lender's if you are a manager) submitted claims, click on the **Check Claim Status** button.





2. After clicking on Check Claim Status, you can view various filtered lists of your claims. To update your filter criteria:

   a. Click on the dropdown icon in the top-left corner (next to the pin icon).

   b. Click on the view that contains the claims you would like to see (My Submitted Claims, My Paid Claims, etc.)

      c.     If you want your selected view to be shown to you by default every time you navigate to this page, click on the pin icon.

3.    Each list shows the following information:

      a.     The Form Submission Number (the system-generated reference number for your Claim)

      b.     The Type of Form (e.g., '05-Supplemental')

      c.     ONAP Case Number

      d.     Lender Reference Number

      e.     Lender Status (Paid, Submitted, Draft, etc.)

      f.     Date/Time Submitted

4.    To view a read-only version (post-submission) or an editable version (if in a draft status) of your claim, click on your Form Submission number.

| | Form... | Form Type | ONAP ... | Lender Refe... | Lender Status ↓ | Date/Time Submitted |
|---|---|---|---|---|---|---|
| 1 | F-0000171 | 01B - Conveyance - Part B | 000-111111 | 65456456 | Payment In Process | 5/27/2021 11:06 AM |
| 2 | F-0000173 | 02-Assignment | 000-112233 | 5656 | Review Complete | 5/27/2021 12:03 PM |
| 3 | F-0000056 | 05-Supplemental | 111-112233 | 123123123123123 | Review Complete | 5/12/2021 9:50 AM |

NTV Form Submissions
**Recently Viewed ▾**
50+ items • Sorted by Lender Status • Updated a few seconds ago

New