

## THDA LENDER NOTICE: #2026-15

May 22, 2026

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### **SUBJECT: File Submissions and Turn Times**

#### **Submission Requirements**

Under THDA's [Originating Agents Guide](#), each application file is reviewed to confirm that the loan submission includes all documentation required by the THDA [Underwriting Submission Checklist](#), AUS findings, and applicable Agency guidelines. Submitting an incomplete file will not expedite review and may delay closing.

#### **Incomplete File Process**

THDA will suspend incomplete applications and notify the lender electronically of any missing documentation. Staff designated as Processors and Loan Officers will receive an email stating that the loan has been suspended and must log in to TPOC to review and submit the required items. Once all outstanding documentation has been submitted and reviewed, the file will be placed in the underwriting queue.

#### **Turn Times**

THDA's standard turn time for complete file submissions is 48 hours. During peak homebuying season and at month-end, review times may be longer. To help avoid delays, please submit a complete, approved file. The 48-hour turn time does not include condition reviews, please allow up to 24 additional hours for each review when a loan is suspended by processing or pended by underwriting. Turn times can be reviewed on the Lender landing page of our [website](#). Please take THDA's turn time, along with the contract date into consideration when submitting files.