

## THDA LENDER NOTICE: #2026-19

June 25, 2026

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### **SUBJECT: FILE SUBMISSIONS AND TURN TIMES**

#### **Turn Times**

THDA's current turn time for complete file submissions is currently at 48 hours. Review times may be longer during peak homebuying season and at month-end. To help prevent delays, please submit a complete, approved file through the TPOC portal and consider THDA's turn times, along with the contract date, when setting expectations with all parties to meet closing deadlines.

The 48-hour turn time does not include condition reviews. Please allow up to 24 additional hours for each condition review when a loan is suspended by processing or pended by underwriting. All conditions must be received by THDA at the same time for loan review. Current turn times are available on the Lender landing page of our [website](#).

#### **Incomplete File Process**

THDA will suspend incomplete applications and electronically notify the lender of any missing documentation. Submitting an incomplete file to THDA does not place the file in line for underwriting review, the file is held in a suspended queue. To move a suspended file into the underwriting queue, all required documentation must be received at the same time. Staff designated as Processors and Loan Officers will receive an email notification that the loan has been suspended and must log in to TPOC to review and submit the required items.