Tennessee Housing Development Agency

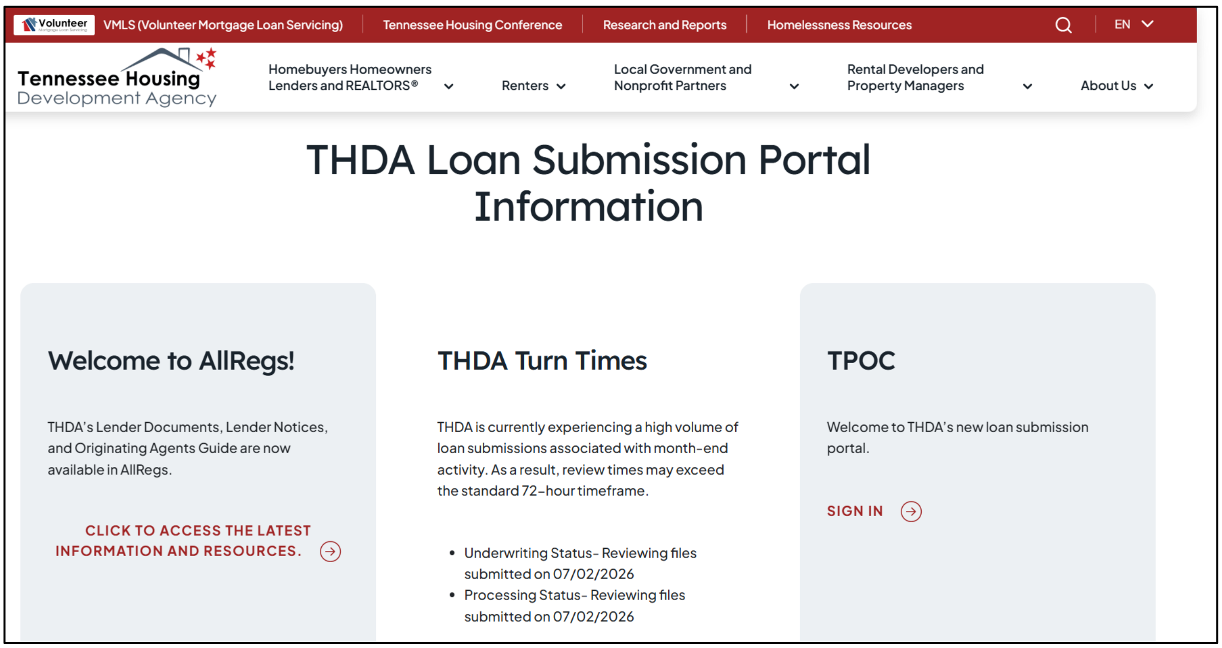
THDA LENDER NOTICE: #2026-21

July 8, 2026

SUBJECT: File Submissions and Turn Times

Turn Times

THDA's current turn time for complete file submissions is currently at 72 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 72-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 right beside the TPOC login.



Incomplete File Process

After initial submission, THDA processors review files to confirm receipt of all required documentation listed on THDA's Underwriting Submission Checklist. Incomplete applications will be suspended, and lenders will be notified electronically of any missing items. An incomplete file is not placed in the underwriting review queue; it remains in a suspended queue until all required documentation is received. Once a loan is suspended, staff designated as Processors and Loan Officers will receive email notification and must log in to TPOC to review. Processors must submit the required items to the conditions folder of TPOC, all documentation should be submitted at the same time to reduce the number of reviews.

Questions may be directed to sfask@thda.org or 615-815-2100.