

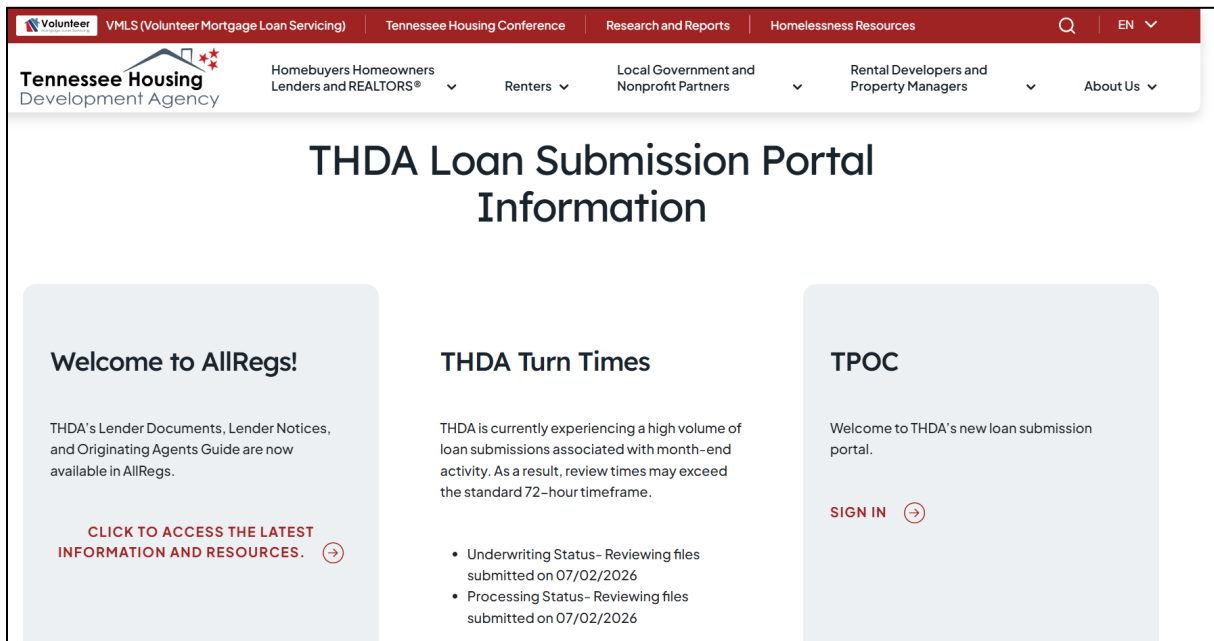
THDA LENDER NOTICE: #2026-21

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.



The screenshot shows the THDA Loan Submission Portal Information page. The header includes navigation links: Volunteer, VMLS (Volunteer Mortgage Loan Servicing), Tennessee Housing Conference, Research and Reports, and Homelessness Resources. Below the header is a search bar and a language selector (EN). The main content area is titled "THDA Loan Submission Portal Information" and is divided into three columns. The left column, "Welcome to AllRegs!", mentions that lender documents and guides are available in AllRegs and includes a link to access the latest information and resources. The middle column, "THDA Turn Times", states that review times may exceed the standard 72-hour timeframe due to high volume and lists two items: "Underwriting Status - Reviewing files submitted on 07/02/2026" and "Processing Status - Reviewing files submitted on 07/02/2026". The right column, "TPOC", welcomes users to the new loan submission portal and includes a "SIGN IN" button with a right arrow icon.

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.