Tennessee Housing Development Agency

THDA LENDER NOTICE: #2026-22

July 17, 2026

SUBJECT: TPOC PIPELINE ENHANCEMENT, FILE SUBMISSIONS AND TURN TIMES

TPOC PIPELINE ENHANCEMENT

An additional column has been added to the TPOC pipeline view to help identify when your loan moves from the Suspended Status to the Queued For Underwriting. **Complete files move directly to Queued for Underwriting.**

THDA LOAN STATUS	MILESTONE DATE - SUBMITTAL
Queued for Underwriting	07/16/2026

As a reminder, below are the TPOC statuses and their meanings.

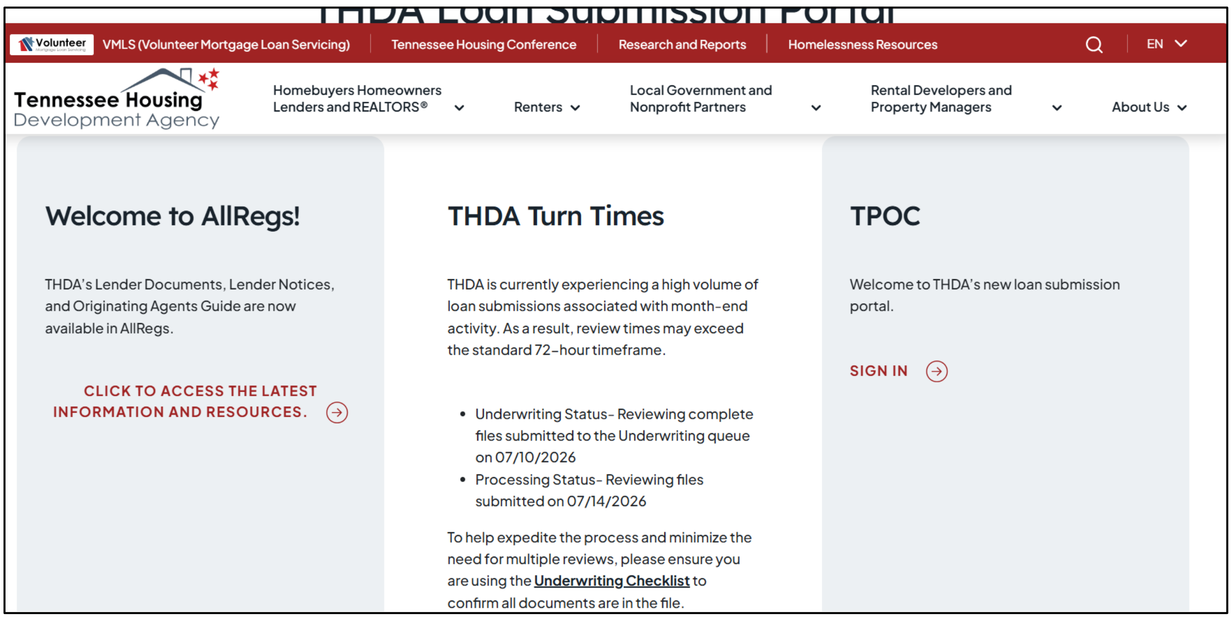
- **UNASSIGNED** –File is initially submitted and is waiting for the intake review.
- **SUSPENDED**- File is not a complete submission and needs additional information submitted prior to THDA's underwriting.
- **QUEUED FOR UNDERWRITING** - File is in the underwriting queue awaiting assignment.
- **ASSIGNED TO UNDERWRITER** - File has been assigned to the THDA underwriting.
- **PENDED** - File has conditions that are needed to complete the underwriting review
- **COMMITTED** - Approval has been issued.

INCOMPLETE FILE PROCESS

After initial submission from the lender, 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.

TURN TIMES

THDA's current turn time for complete file submissions continues to be at 72 hours. Review times may be longer during the month-end period. 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 review. 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.



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