# THDA LENDER NOTICE: #2026- 23

## July 23, 2026

**SUBJECT: THDA SERVICING REMINDERS AND RECORDED DEEDS OF TRUST**

**RECORDED 1ST MORTGAGE DEEDS OF TRUST**

All government loans with THDA should have the THDA Rider recorded with the 1st Mortgage Deed of Trust. If a Non-borrowing Spouse signs the DOT, they should also sign the Rider. Consistency is required.

**MERS**

Please ensure data in MERS completely matches the information in the closing package.
This includes the following:

| | |
|---|---|
| Property Address | Borrower and Co-Borrower Names |
| City and County | Borrower and Co-Borrower Vesting Position |
| Lien Position | FHA, VA, RHS Case Number |
| Note Date | |

A transfer via a combination TOB/TOS (Both Investor & Servicing Rights) ***MUST*** be initiated/transferred within five calendar days from the date of purchase.

- THDA MERS ORIG ID is 1014378

**ZIP CODE + 4**

Include the property address ZIP Code + 4 in the TPOC data import to help USPS process correspondence without delays or returns.

- USPS ZIP Code Lookup

**MIP AND PMI PAYMENTS**

THDA aims to purchase all loans before the first payment due date. VMLS will make the first MIP/PMI disbursement when THDA purchases the loan **prior** to that date. In rare cases, when THDA purchases the loan **after** the first payment due date, the lender is responsible for the first MIP/PMI disbursement. VMLS will reimburse the lender for that payment. Please send reimbursement requests to escrow@volservicing.com.

**BORROWER PAYMENT REMITTANCE**

THDA purchases all loans at the full note amount. Lenders must promptly remit to VMLS any borrower payment they receive, including the full payment amount. If an escrow disbursement is netted from the payment, include a copy of the loan history showing evidence of the disbursement. Upon receiving a borrower payment, immediately notify VMLS at payments@volservicing.com. The notification must include the total amount received, any payment posting instructions, the remittance method to VMLS (wire or check), and the estimated remittance date.

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