THDA LENDER NOTICE: #2026-33

September 14, 2026

SUBJECT: TPOC Pipeline Enhancement, File Submissions and Turn Times

TURN TIMES

THDA's current turn time for **complete** file submissions continues to be at or over 96 hours. 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 96-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 pending 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 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.

****REMINDER*** TPOC PIPELINE ENHANCEMENT**

If an incomplete file is submitted to THDA and suspended before entering the underwriting queue, a new column in the TPOC pipeline view will help identify when the loan moves from Suspended to Queued for Underwriting. **Complete files move directly to Queued for Underwriting.**

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

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