

THDA NEW START NOTICE: #2026-1
January 27, 2026

SUBJECT: Update Implementation of Encompass and Closing Disclosure Delivery

THDA is pleased to announce the rollout of Encompass TPO Connect (TPOC) to our New Start partners. TPOC is fully functional for New Start submissions.

Training will be handled on an individual agency basis. Please email lockdesk@thda.org prior to your first submission to schedule training for the delivery of the file. Please ensure all submission documents have been scanned and ready for submission prior to the training.

As a reminder, all loans that have been submitted in the THELMA system will remain in that system through loan completion. No migration is required.

We deeply appreciate the support and patience of our pilot lenders throughout the initial launch of TPOC.

Lender Level Administration Rights

Under the New Start program, THDA will continue to manage the setup and access of all users, if additional users need to be added, please email lockdesk@thda.org.

Lock Desk Hours

The Rate Lock Desk is available 9:00 a.m. until 5:30 p.m. Central Time on all THDA business days.

Barcode-Enhanced THDA Documents

To improve document recognition in TPOC, the following forms include barcodes:

- [Application Declaration](#)
- [Veteran Exemption Application Declaration](#)
- [Seller Declaration](#)
- THDA Rider (Generated in TPOC)

ICE PPE (formerly known as EPPS) _

New Start loan products will be available in ICE's Product and Pricing Engine. Access to PPE will be available through TPO Connect at the time of rate lock.

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

Program names will be displayed differently:

- **Non-Profit Developers Only New Start Tier 1 Fxd 30**
 - Same terms as Tier 1, 0% fixed interest rate, 30 year term
- **Non-Profit Developers Only New Start Tier 2 Fxd**
 - 3% fixed interest rate, 30 year term, this is a change from the previous term of one half of THDA's Great Choice rate.

For assistance with rate locks, please continue utilizing lockdesk@thda.org.

Closing Disclosure

Effective immediately, all Closing Disclosures must be uploaded to THDA and approved before closing. THDA has had ongoing Closing Disclosure issues that delay New Start loan purchases and sometimes make loans ineligible.

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