

# THDA LENDER NOTICE: #2025-25

August 29, 2025

## SUBJECT: Update on TPOC Implementation

THDA is pleased with the rollout of Encompass TPO Connect (TPOC) and would like to thank our Originating Agents (OAs) for successfully adding their users to the portal.

As a reminder, all loans that are locked in the current THELMA system, will remain in that system through loan completion. No migration is required.

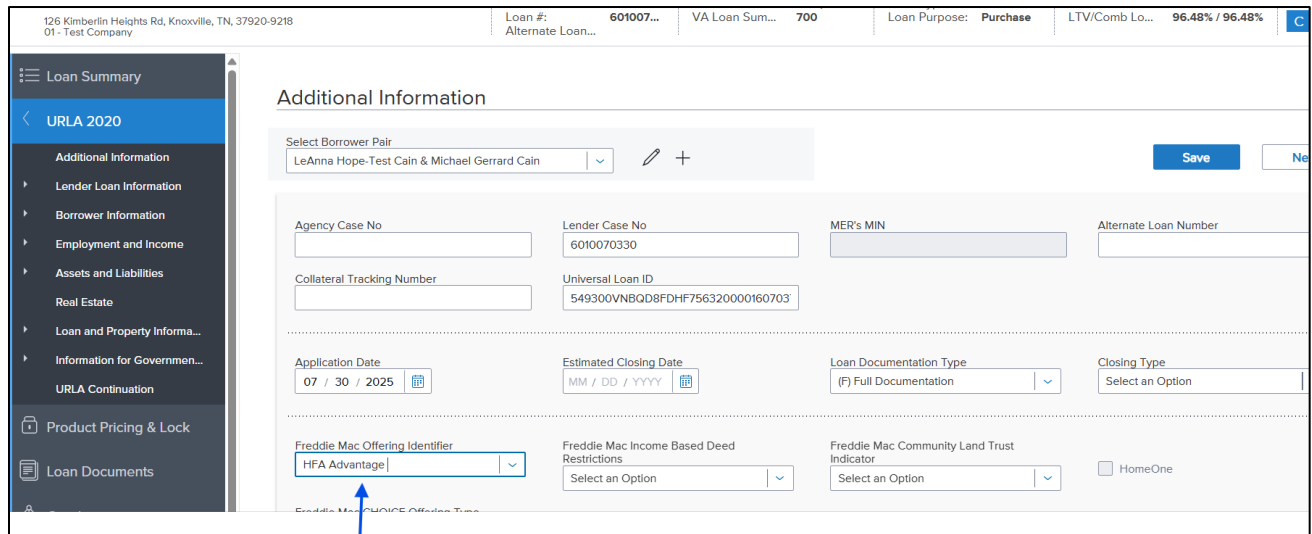
We deeply appreciate the continued support and patience throughout the launch of TPOC.

### HFA Advantage

Effective September 2<sup>nd</sup>, all rate locks will be completed in TPOC. Please take note of additional data points which must be completed for successful Product and Pricing to occur.

### Additional Information Screen:

HFA Advantage must be selected.



126 Kimberlin Heights Rd, Knoxville, TN, 37920-9218  
01 - Test Company

Loan #: 601007... VA Loan Sum... 700 Loan Purpose: Purchase LTV/Comb Lo... 96.48% / 96.48%

Alternate Loan...

Loan Summary

URLA 2020

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informa...

Information for Governmen...

URLA Continuation

Product Pricing & Lock

Loan Documents

Additional Information

Select Borrower Pair

LeAnna Hope-Test Cain & Michael Gerrard Cain

Save

Agency Case No

Lender Case No

MER's MIN

Alternate Loan Number

Collateral Tracking Number

Universal Loan ID

549300VNBQD8FDHF756320000160703

Application Date

Estimated Closing Date

Loan Documentation Type

Closing Type

07 / 30 / 2025

MM / DD / YYYY

(F) Full Documentation

Select an Option

Freddie Mac Offering Identifier

HFA Advantage

Freddie Mac Income Based Deed Restrictions

Select an Option

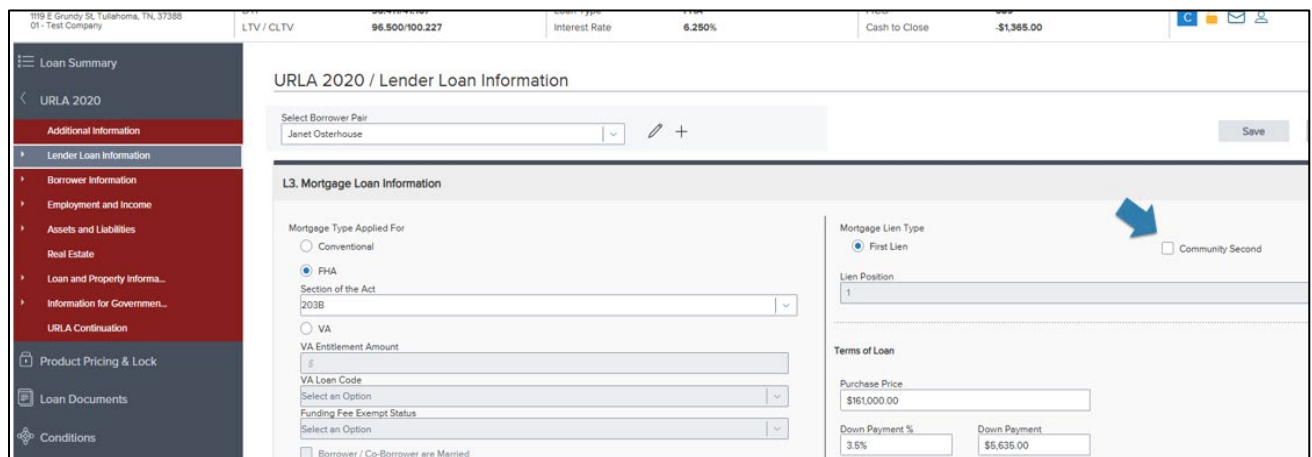
Freddie Mac Community Land Trust Indicator

Select an Option

HomeOne

### Lender Loan Information Screen:

Community Second box must be selected.



119 E Grundy St, Tulsa, OK, 74103  
01 - Test Company

LTV / CLTV

96.500/100.227

Interest Rate

6.250%

Cash to Close

-\$1,365.00

Loan Summary

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Conditions

URLA 2020 / Lender Loan Information

Select Borrower Pair

Janet Osterhouse

Save

L3. Mortgage Loan Information

Mortgage Type Applied For

Conventional

FHA

Section of the Act

203B

VA

VA Entitlement Amount

VA Loan Code

Select an Option

Funding Fee Exempt Status

Select an Option

Borrower / Co-Borrower are Married

Mortgage Lien Type

First Lien

Community Second

Lien Position

1

Terms of Loan

Purchase Price

\$161,000.00

Down Payment %

3.5%

Down Payment

\$5,635.00

### Loan and Property Information Screen:

1. Account Type must reflect Mortgage.
2. Affordable Loan box must be selected.

URLA 2020 / Loan and Property Information

Select Borrower Pair: Janet Osterhouse

Borrower: [Dropdown]

Creditor Name: THDA deferred

Street Address: [Text Field]

City: [Text Field] State: [Select an Option] Zip Code: [Text Field]

Account Type: [Select an Option] (Mortgage selected)

Loan Position: 2

Maximum Principal and Interest Within 5 years: [Text Field]

Loan Amount/HELOC Credit Limit: \$6,000.00

Amount Applied to Down Payment: [Text Field]

HELOC Initial Draw: [Text Field]

Source of Funds: State Agency (FHA/FRE)

☐ Payment Deferred for First Five Years

☒ Affordable Loan

☐ Linked Piggyback Indicator

### ICE PPE (formerly known as EPPS)

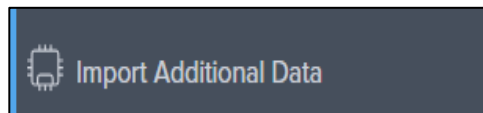
All loan products will be available in ICE's Product and Pricing Engine. Access to PPE is available through TPOC at the time of rate lock or if *any* information on the file changes the loan must be "Repriced" to produce a rate lock confirmation with correct loan information. If you would like to subscribe to THDA's daily rates, daily pricing subscriptions are available via ICE Technology. For assistance with rate locks, please continue utilizing [lockdesk@thda.org](mailto:lockdesk@thda.org). THDA's rates are also published in Optimal Blue.

### Login Information - Lender Level Administration Rights

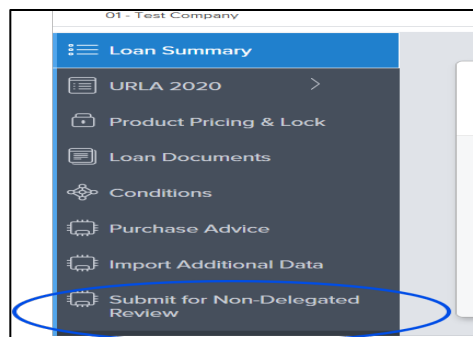
THDA will create the initial point of contact for the lender, which is referred to as the Lender's Administrator. Lender Administrators will manage internal users, if you have an issue with logging into the portal for the first time, please check with your Administrator. If additional assistance is needed, please email [lockdesk@thda.org](mailto:lockdesk@thda.org).

### Submission Packages & Document Automation

Simple drag-and-drop uploads—no stacking order needed. ICE's automation places documents appropriately in the correct container. When submitting the file to THDA, please ensure the most current XML file **for the first mortgage** is being utilized which includes the most current loan information from your LOS. Import the updated XML file by selecting "Import Additional Data."



After uploading the loan documents, click on Submit for Non-Delegated Review for the file to be submitted to THDA.



A “Conditions” container is available for easy placement of conditions.

*CLOSED LOAN PACKAGE
*CONDITIONS
*UNDERWRITING SUBMISSION PACKAGE
THDA COMMITMENT PACKAGE

In the event there is a need to retrieve previously uploaded documents, the Z-Archive container within Encompass TPO Connect is available.

Once a file has been uploaded, please close the file by returning to the pipeline view. TPOC limits THDA’s access to view-only mode if the lender has the file open. This could delay the review of your file. Simply closing the browser does not release the loan to THDA for access.

### **Training Opportunities**

Freddie Mac New Portal Training will be offered at 10:30AM CT/11:30 AM ET each day from September 2-12, 2025.

We will also offer full New Portal Training at 1:00 PM CT/ 2:00 PM ET each Wednesday afternoon in September.

Please go to our [Lender Training](#) page where you can click on the specific meeting link to register.

If you have any general questions, please email [SFask@thda.org](mailto:SFask@thda.org), for rate lock questions, please email [lockdesk@thda.org](mailto:lockdesk@thda.org).