



TPOC Portal Training

HOW TO LOCATE THE PURCHASE ADVICE

Learning Objectives

By the end of this training, you should be able to:

- Locate the Purchase Advice Tab and Document
- Download Purchase Advice

Helpful Contacts

General Questions

SFAask@thda.org

Lock Questions

lockdesk@thda.org

Rhonda Ronnow CMB, CMCP, CRU

Director of Single Family Loan Operations

rronnow@thda.org

Jennifer Green CMB, AMP

Assistant Director of Single Family Loan Operations

jgreen@thda.org

Connie Brewington

Underwriting Manager

cbrewington@thda.org

Chuck Pickering, Jr

Funding Manager

cpickering@thda.org

Yvonne Hall

Housing Education & Resource Manager

yhall@thda.org

Purchase Advice Email Notification

1. Once a loan has been purchased by THDA, the Accounts Receivable contact on the loan will receive a notification email that the Purchase Advice is ready.
2. You will need to log into the loan in TPOC to retrieve the document.

From: noreply-MortgageTech@ice.com <noreply-MortgageTech@ice.com>
Sent: Tuesday, April 1, 2025 1:41 PM
To: Dodi Hopkins <DHopkins@thda.org>
Subject: THDA Loan# 6010070200 - Janet Osterhouse has been purchased by THDA

CAUTION - This email originated from outside of THDA. Do not click links or open attachments unless you recognize the sender.

THDA Loan# 6010070200 - Janet Osterhouse has been purchased by THDA

Please log into the TPO Connect portal to retrieve the Purchase Advice.

<https://greatchoice.thda.org>

Borrower: Janet Osterhouse

Property: 1119 E Grundy St Tullahoma TN 37388

DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NEITHER MONITORED NOR ANSWERED

Purchase Advice

1. Once a loan has been purchased by THDA, the Purchase Advice tab will now be active.
2. Click on the tab to locate the file. You will then click the file name to download.

The screenshot displays the THDA web application interface. At the top, the header includes the Tennessee Housing Development Agency logo and navigation links for 'Contact Us' and 'Russell Catron'. Below the header is a dark blue navigation bar with various menu items: 'Announcements', 'Welcome', 'Pipeline', 'Add New Loan', 'Daily Rate Sheet', 'Lender Docs', 'Batch Doc Upload', 'Reporting Views', and 'Homebuyer Education'. The main content area is divided into two sections. The left section, titled 'Janet Osterhouse', contains loan details: Loan # 6010070200, DTI 36.797/41.553, LTV / CLTV 96.500/100.227, Loan Purpose Purchase, Loan Type FHA, Interest Rate 6.375%, Total Loan Amount \$158,083.00, FICO 689, and Cash to Close -\$1,281.29. The right section, titled 'Purchasing', contains icons for a document, a lock, an envelope, and a user profile. Below the navigation bar, a sidebar on the left lists several tabs: 'Loan Summary', 'URLA 2020', 'Product Pricing & Lock', 'Loan Documents', 'Conditions', and 'Purchase Advice'. The 'Purchase Advice' tab is highlighted with a yellow arrow. The main content area, titled 'Purchase Advice', displays a file named 'THDA Purchase Advice' with a size of 92 KB, a date of 04/01/2025 2:37 PM, and a user of Chuck Pickering. A yellow arrow points to the file name.

Tennessee Housing Development Agency

Contact Us Russell Catron

Announcements Welcome Pipeline Add New Loan Daily Rate Sheet Lender Docs Batch Doc Upload Reporting Views Homebuyer Education

Janet Osterhouse
1119 E Grundy St, Tullahoma, TN, 37388
01 - Test Company

Loan # 6010070200
DTI 36.797/41.553
LTV / CLTV 96.500/100.227

Loan Purpose Purchase
Loan Type FHA
Interest Rate 6.375%

Total Loan Amount \$158,083.00
FICO 689
Cash to Close -\$1,281.29

Purchasing

Loan Summary
URLA 2020
Product Pricing & Lock
Loan Documents
Conditions
Purchase Advice

Purchase Advice

THDA Purchase Advice 92 KB 04/01/2025 2:37 PM Chuck Pickering

1. This is what the document should look like.

THDA Purchase Advice

1

/ 2

100%

Zoom Out

1

2

**REQUEST FOR LOAN PURCHASE WITH
ACKNOWLEDGEMENT AND CERTIFICATION**

Lender Name: 01 - Test Company

WIRE TO:

Receiving Bank: Bank Name

Bank Routing #: 123456789

Bank Account #: 987654321

Special Instructions: Submit with additional documentation.

Purchase Date	04/01/2025	Loan Amount:	\$ 158,083.00
THDA Loan Number:	6010070200	Interest Rate:	6.375%
THDA 2nd Mortgage Loan Number:	7010070200	2nd Mortgage Loan Amount:	\$ 6,000.00
Primary Borrower:	Janet Oslerhouse	2nd Mortgage Interest Rate:	6.000%
Property Address:	1119 E Grundy St	Closing Date:	03/29/2025
	Tullahoma, TN 37388	1st Payment Due:	05/01/2025

We hereby request THDA to purchase the attached loan, which is:

Complete except for items indicated by "X" on the enclosed Closed Loan Submission Checklist, which items shall be delivered to THDA by the 120th day after the closing date for the referenced loan. If such items are not delivered, we agree to immediately repurchase this loan at the option of and upon notice from THDA, or, if loan has not been purchased by THDA, we acknowledge that the loan will not be eligible for purchase by THDA. These conditions also apply to a THDA second mortgage, if included with this transaction.

Originating Agent acknowledges receipt of the master form from THDA which is titled "Tennessee Housing Development Agency Request for Loan Purchase with Acknowledgement and Certification" on one side and titled "Acknowledgement and Certification" on the other side. By signing below, Originating Agent affirms all matters stated under the title "Acknowledgement and Certification" with respect to the mortgage loans for which this purchase request is being made, regardless of whether the items appearing under the title "Acknowledgement and Certification" on the master form appear on the reverse side of this request for loan purchase.

Originating Agent Authorized Signature

Date

Print Name

Title

Phone Number

FOR THDA USE ONLY

First Mortgage		Second Mortgage	
Original Principal Amount	\$ 158,083.00	Original Principal Amount	\$ 6,000.00
Principal Reduction	\$	Principal Reduction	\$
First payment collected by lender	\$ 6.00	First payment collected by lender	\$ 0.00
Subtotal: Unpaid Principal Balance	\$ 158,083.00	Subtotal: Unpaid Principal Balance	\$ 6,000.00
(+) or (-) Interest from 04/01/2025 to 04/01/2025	\$	(+) or (-) Interest from 04/01/2025 to 04/01/2025	\$ 0.00
Initial Escrow	\$ 657.33		
Lender Comp	\$ -1,580.83		
SRP	\$ -1,185.62		
Tax Service Fee	\$ 75.00		
First Mortgage Total Wire	\$ 160,117.13	Second Mortgage Total Wire	\$ 6,000.00
Total Wire	\$ 166,117.13		

Authorized By

Date

HO-0444 (08.20)

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THDA Purchase Advice

2 / 2

100%

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A. THDA Acknowledgement

In connection with the mortgage loan identified by the THDA Loan Number on the Request for Loan Purchase (the "Mortgage Loan"), THDA acknowledges the following:

- (1) The Originating Agent identified on the reverse side of this form (the "O.A.") is to deliver an original promissory note and related document evidencing the Mortgage Loan to THDA for THDA's consideration in purchasing the Mortgage Loan;
- (2) The promissory note and related documents evidencing the Mortgage Loan may be subject to a security interest pursuant to arrangements the O.A. may have made with other financial institutions;
- (3) If actually received, THDA will hold the promissory note and related documents evidencing the Mortgage Loan for the benefit of the O.A. until such time as THDA decides whether or not to purchase the Mortgage Loan. If THDA decides to purchase the Mortgage Loan, THDA will promptly wire funds to the O.A. or on behalf of the O.A. in accordance with information supplied by THDA, with each individual Request for Loan Purchase submitted to THDA. Thereafter, the Mortgage Loan will be the sole property of THDA, not subject to claims of any other parties whatsoever. If THDA decides not to purchase the Mortgage Loan, THDA will promptly return the original promissory note and related documents evidencing the Mortgage Loan to the O.A. in accordance with the information supplied by O.A. with each individual Request for Loan Purchase submitted to THDA. Thereafter, THDA will have no further obligation with respect to the Mortgage Loan; and
- (4) THDA does not agree to and will not be bound by the terms and conditions contained in any other correspondence or documents from the O.A. or from any other entity on behalf of the O.A. with respect to the Mortgage Loan.

B. Originating Agent Mortgage Purchase Certification

Pursuant to T.C.A. Section 13-23-118 and the Originating Agents' Guide and with respect to each Mortgage Loan, O.A., by and through its duly authorized representative whose signature appears on each Request for Loan Purchase, hereby certifies as follows:

- (1) The unpaid principal balance of the promissory note evidencing the Mortgage Loan and the interest rate thereon have been accurately stated to THDA;
- (2) The amount of the unpaid principal balance of the Mortgage Loan is justly due and owing;
- (3) O.A. has no notice of the existence of any counterclaim, offset or defense asserted by the person to whom the Mortgage Loan was made or their respective successor in interest;
- (4) The Mortgage Loan is evidenced by a promissory note and a deed of trust which has been properly recorded with the appropriate public office;
- (5) The deed of trust given to secure the Mortgage Loan constitutes a valid first lien on the real property described in the deed of trust subject only to real property taxes not yet due, installments of assessments not yet due, and easements and restrictions of record which do not adversely affect, to a material degree, the use or value of the real property or improvements thereon;
- (6) The Mortgage Loan, when made, was lawful under state law and/or federal law, whichever governs the affairs of O.A., and would be lawful on the date of purchase by THDA if made by O.A. on that date in the amount of the then unpaid principal balance;
- (7) None of the persons to whom the Mortgage Loan was made are in default in the payment of any installment of principal or interest, escrow funds, real property taxes or otherwise in the performance of their obligations under the promissory note or deed of trust given to evidence and secure the Mortgage Loan and have not, to the knowledge of O.A., been in default in the performance of any such obligation for a period of longer than sixty (60) days during the life of the Mortgage Loan; and
- (8) Improvements to the real property described in the deed of trust securing the Mortgage Loan are covered by valid and subsisting policy of insurance issued by a company authorized to issue such policies in the state of Tennessee and providing fire and extended coverage to an amount not less than ninety percent (90%) of the insurable value of the improvements to the real property. *Follow GSE guidelines for GOSF.
- (9) Once THDA wires funds in accordance with the instructions supplied by O.A. with each Request for Loan Purchase, the promissory note, deed of trust and related documents evidencing the Mortgage Loan will not be subject to any security interest granted to any other party whatsoever.

O.A. acknowledges that it shall be liable to THDA for any damages suffered by THDA by reason of the untruth of any representation or the breach of any warranty set forth above and, in the event that any representation shall prove to be untrue when made or in the event of any breach of warranty, O.A. shall, at the option of THDA, repurchase the Mortgage Loan for the original purchase price adjusted for amounts subsequently paid thereon, as THDA may determine.

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Important Reminders

1. If your wire information changes at any time, please upload the new wire information in the Closing Package.
2. Please email our Funding Manager, Chuck Pickering, Jr., at cpickering@thda.org with this new information as well.

The logo features a blue silhouette of a house with a chimney. To the right of the chimney are three red stars of varying sizes, arranged in a triangular pattern.

Tennessee Housing Development Agency

THANK YOU!
