



TPOC Portal Training

HOW TO LOCK A LOAN

Learning Objectives

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

- Complete the Steps to Lock a Loan
- Be Able to Re-Price a Loan
- Understand How to Cancel a Loan
- Retrieve Lock Confirmations

Helpful Contacts

General Questions

SFAask@thda.org

Lock Questions

lockdesk@thda.org

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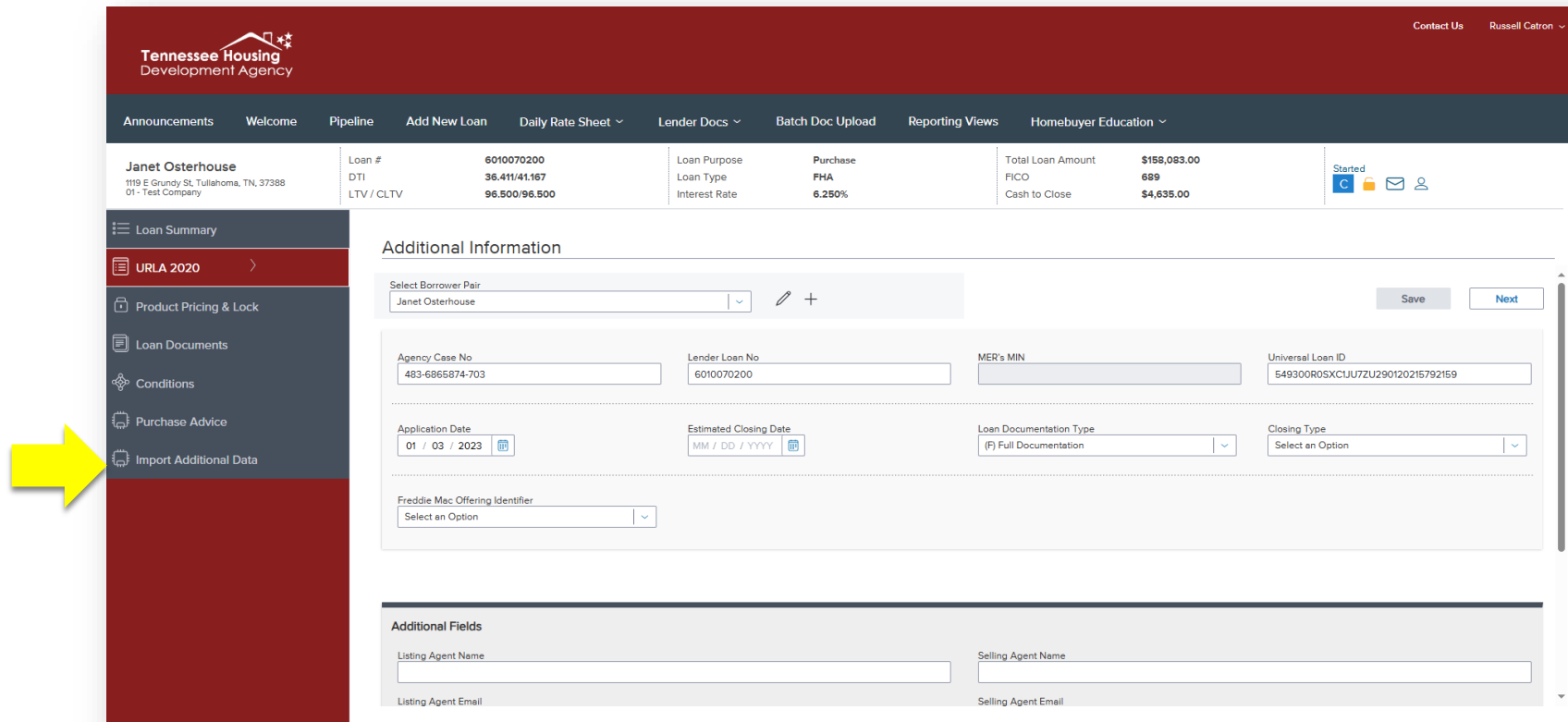
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URLA 2020

1. After registering the loan, you are defaulted to the URLA 2020 screen as shown below to begin the process of locking a loan.
2. To update any fields from your XML/1003/txt file, you will need to select Import Additional Data.



The screenshot displays the URLA 2020 interface for the Tennessee Housing Development Agency. The top navigation bar includes links for Contact Us, Russell Catron, and various menu items like Announcements, Welcome, Pipeline, Add New Loan, Daily Rate Sheet, Lender Docs, Batch Doc Upload, Reporting Views, and Homebuyer Education. The main content area shows loan details for Janet Osterhouse, including Loan # 6010070200, DTI 36.411/41.167, LTV/CLTV 96.500/96.500, Loan Purpose Purchase, Loan Type FHA, Interest Rate 6.250%, Total Loan Amount \$158,083.00, FICO 689, and Cash to Close \$4,635.00. The left sidebar contains a menu with options: Loan Summary, URLA 2020 (highlighted), Product Pricing & Lock, Loan Documents, Conditions, Purchase Advice, and Import Additional Data (indicated by a yellow arrow). The main form area is titled 'Additional Information' and includes fields for Select Borrower Pair (Janet Osterhouse), Agency Case No (483-6865874-703), Lender Loan No (6010070200), MER's MIN, Universal Loan ID (549300R0SXCUJ7U290120215792159), Application Date (01 / 03 / 2023), Estimated Closing Date (MM / DD / YYYY), Loan Documentation Type ((F) Full Documentation), Closing Type (Select an Option), Freddie Mac Offering Identifier (Select an Option), Listing Agent Name, Listing Agent Email, Selling Agent Name, and Selling Agent Email. Buttons for Save and Next are visible.

Importing Additional Data

1. When importing additional data/uploading the updated file, please read the two questions on the screen carefully.
2. Select your answers and upload the file.
3. Once it has completely downloaded, the import button will turn blue for you to click.

The screenshot shows a web application interface for importing data. On the left is a dark sidebar with a menu containing: 'Loan Summary', 'URLA 2020', 'Product Pricing & Lock', 'Loan Documents', 'Conditions', 'Purchase Advice', and 'Import Additional Data'. A yellow arrow points to the 'Import Additional Data' menu item. The main content area is titled 'Import Additional Data' and contains two sections. The first section, 'Import Options', has two questions: 'Which fields would you like to import?' with radio buttons for 'Import all fields' and 'Import only non-blank fields'; and 'Would you like to retain existing lists? (residences, liabilities, etc)' with radio buttons for 'Overwrite Existing Lists' and 'Append to Existing Lists'. A yellow arrow points to these options. The second section, 'Upload ULAD / iLAD (MISMO 3.4) File', features a large dashed box for file upload, with a link 'Drop Here to Upload or' and a 'Click to Browse' button. A yellow arrow points to the 'Click to Browse' button. At the bottom right, there is a grey 'Import' button, which a yellow arrow points to. A red note at the bottom left states: 'Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.'

Loan Summary

URLA 2020

Product Pricing & Lock

Loan Documents

Conditions

Purchase Advice

Import Additional Data

Import Additional Data

Import Options

Which fields would you like to import?

☐ Import all fields

☐ Import only non-blank fields

Would you like to retain existing lists? (residences, liabilities, etc)

☐ Overwrite Existing Lists

☐ Append to Existing Lists

Upload ULAD / iLAD (MISMO 3.4) File

Drop Here to Upload or [Click to Browse](#)

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

Import

Expanded URLA 2020 - Updating DPA

1. After importing additional data, you will then click the arrow on the right of the URLA 2020 to expand it.
2. You will need to go to the Loan and Property Information Section to update the 2nd Mortgage/DPA information. This is important because this updates your CLTV. If you miss this step, you will not get accurate pricing.
3. Under the Loan and Property Information Section, you will select Mortgage under the account type.
4. Confirm the lien position is 2nd, the correct DPA amount is showing, and then click Save once it turns blue.

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

Loan # 6010070200
DTI 36.411/41.167
LTV / CLTV 96.500/96.500

Loan Purpose Purchase
Loan Type FHA
Interest Rate 6.250%

Total Loan Amount \$158,083.00
FICO 689
Cash to Close \$4,635.00

Started

URLA 2020 / Loan and Property Information

Select Borrower Pair
Janet Osterhouse

Borrower

Creditor Name
THDA deferred

Street Address

City State Zip Code

Account Type
Select an Option
HELOC
Mortgage

Lien Position
2

Maximum Principal and Interest Within 5 years

Loan Amount/HELOC Credit Limit
\$6,000.00

Amount Applied to Down Payment


Source of Funds
State Agency (FNMA/FRE)

☐ Payment Deferred for First Five Years
☐ Affordable Loan
☐ Linked Piggyback Indicator

Save Next

CLTV Updated Post DPA Screen Saved

- 1. After clicking save, your CLTV should update. You will be able to see the update at the top of the loan.

Janet Osterhouse 1119 E Grundy St, Tullahoma, TN, 37388 01 - Test Company	<table><tr><td>Loan #</td><td>6010070200</td></tr><tr><td>DTI</td><td>36.411/41.167</td></tr><tr><td>LTV / CLTV</td><td>96.500/100.227</td></tr></table>	Loan #	6010070200	DTI	36.411/41.167	LTV / CLTV	96.500/100.227
Loan #	6010070200						
DTI	36.411/41.167						
LTV / CLTV	96.500/100.227						
 Loan Summary							



Locking a Freddie Mac HFA Advantage

1. If you are locking a Freddie Mac HFA Advantage Loan, there are a few additional steps you will need to take.
2. Go to Additional Information and make sure that HFA Advantage is selected under the Freddie Mac offering. Then click Save.

The screenshot displays the 'Additional Information' section of a loan application. The left sidebar contains a navigation menu with the following items: Loan Summary, URLA 2020, Additional Information (highlighted), 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, and Loan Documents. The main form area is titled 'Additional Information' and includes the following fields:

- Select Borrower Pair: Mark May
- Agency Case No: [Empty]
- Lender Case No: 6010070334
- MER's MIN: [Empty]
- Alternate Loan Number: [Empty]
- Collateral Tracking Number: [Empty]
- Universal Loan ID: 549300VNBQD8FDHF75632028452506
- Application Date: 03 / 07 / 2022
- Estimated Closing Date: MM / DD / YYYY
- Loan Documentation Type: (F) Full Documentation
- Closing Type: 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: [Unchecked]

The 'Save' button is located in the top right corner of the form.

Locking a Freddie Mac HFA Advantage

1. Go to the Lender Loan Information section.
2. Make sure that Community Second is checked.
3. Click save.

The screenshot shows the Freddie Mac HFA Advantage Lender Loan Information form. The left sidebar contains a navigation menu with the following items: Loan Summary, URLA 2020, Additional Information, Lender Loan Information (highlighted with a yellow arrow), Borrower Information, Employment and Income, Assets and Liabilities, Real Estate, Loan and Property Informa..., Information for Governmen..., URLA Continuation, Product Pricing & Lock, Loan Documents, Conditions, Purchase Advice, and Import Additional Data. The main form area is titled 'URLA 2020 / Lender Loan Information' and contains a 'Select Borrower Pair' dropdown menu with 'Janet Osterhouse' selected. Below this is the 'L3. Mortgage Loan Information' section. The 'Mortgage Type Applied For' section has radio buttons for 'Conventional', 'FHA' (selected), and 'VA'. The 'Mortgage Lien Type' section has radio buttons for 'First Lien' (selected) and 'Community Second' (unchecked, with a yellow arrow pointing to it). The 'Lien Position' dropdown menu is set to '1'. The 'Terms of Loan' section includes fields for 'Purchase Price' (\$161,000.00), 'Down Payment %' (3.5%), 'Down Payment' (\$5,635.00), and 'Loan Amount' (\$155,365.00). The 'Save' and 'Next' buttons are located at the top right of the form.

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 # DTI LTV / CLTV		6010070200 36.411/41.167 96.500/100.227		Loan Purpose Loan Type Interest Rate		Purchase FHA 6.250%		Total Loan Amount FICO Cash to Close		\$158,083.00 689 -\$1,365.00		Started C			

URLA 2020 / Lender Loan Information

Select Borrower Pair
Janet Osterhouse

Save Next

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

☐ USDA-RD

Gov't Loan Type
Select an Option

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 Amount
\$155,365.00

MD / FE

Locking a Freddie Mac HFA Advantage

1. Next, go to the Loan and Property Information section.
2. Make sure that Affordable Loan is checked.
3. Click save.

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

Loan #	6010070200	Loan Purpose	Purchase	Total Loan Amount	\$158,083.00
DTI	36.411/41.167	Loan Type	FHA	FICO	689
LTV / CLTV	96.500/96.500	Interest Rate	6.250%	Cash to Close	\$4,635.00

Started

URLA 2020 / Loan and Property Information

Select Borrower Pair
Janet Osterhouse

Borrower

Creditor Name
THDA deferred

Street Address

City State Zip Code

Account Type
Select an Option
HELOC
Mortgage

Lien Position
2

Maximum Principal and Interest Within 5 years

Loan Amount/HELOC Credit Limit
\$6,000.00

HELOC Initial Draw

Amount Applied to Down Payment

Source of Funds
State Agency (FNMA/FRE)

☐ Payment Deferred for First Five Years

☐ Affordable Loan

☐ Linked Piggyback Indicator

Save **Next**

Product Pricing & Lock (PPE)

1. Once all required fields have been completed, you can click on the Product Pricing & Lock section on the left.
2. Once there, you will then click the blue Search Product & Pricing button.

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	Loan Purpose	Purchase	Total Loan Amount	\$158,083.00
DTI	36.411/41.167	Loan Type	FHA	FICO	689
LTV / CLTV	96.500/100.227	Interest Rate	6.250%	Cash to Close	-\$1,365.00

Product Pricing & Lock

Product Details

This loan does not have a loan program selected.
Simply select the "Search Product & Pricing" button to continue

[Search Product & Pricing](#)

PPE Screens to Complete

1. All items marked with a red asterisk are required fields like loan type and lock period.
2. If you did not complete any of the information requested at registration, you will need to complete that now.
3. Once all required fields have been completed, the Search Product & Pricing button will turn blue for you to click and move forward.

The screenshot shows a web form titled "Search Product and Pricing". The form is divided into several sections. On the left, there are input fields for "Purchase Price" (\$161,000.00), "Appraised Value" (\$162,000.00), "Term Months" (360), "Amortization Type" (Fixed Rate), "Lock Period" (60 days), and "Lien Position" (First). Below these are checkboxes for "Community Second" and "Sub Financing Loan Amount" (\$6,000.00). The main section contains various loan-related fields: "Front End DTI" (36.411), "Back End DTI" (41.167), "Total Monthly Income" (\$3,343.08), "Impound Waiver" (No), "Prepayment Penalty" (No), "Interest Only" (No), "Lender Fee Waiver" (No), "Self-Employed" (No), "12mo. Housing Payment History" (No), "Lender Paid MI" (No), "1st Time Home Buyer" (Yes), "Buydown Contributor" (Select One), "Buydown Type" (Select One), "LO Compensation Paid By" (Lender), "Target" (Rate, 6.250%), "Channel" (Non Delegated), "Commitment Type" (Best Efforts), and "Delivery Type" (Individual Best Efforts). At the bottom right, there is a yellow arrow pointing to a blue button labeled "Search Product & Pricing".

PPE Eligible Programs

1. After clicking the Search Product & Pricing button, you will see the screen below. It will default to eligible loan products based on your selection.
2. If you do not see the product you are looking for, please check the ineligible tab. It may help you to determine why it is not showing under the eligible section.

Search Product and Pricing

Search Results

Change Search

Eligible Ineligible

Filters

☒ Target Price
☐ Target Rate

Lock Period
60 days

Apply Filter

Program Name	Rate	Price	Price (\$)	Payment	
+ Heroes FHA Fixed 30	5.875	101.750	2718.89	935.00	Details
+ Heroes Plus NoPymt FHA Fixed 30	5.875	101.750	2718.89	935.00	Details
+ Heroes PlusPymt FHA Fixed 30	5.875	101.750	2718.89	935.00	Details
+ Heroes No Credit FHA Fixed 30	5.875	101.750	2718.89	935.00	Details
+ Heroes Plus NoPymt No Credit FHA Fixed 30	5.875	101.750	2718.89	935.00	Details
+ Heroes PlusPymt No Credit FHA Fixed 30	5.875	101.750	2718.89	935.00	Details
+ GreatChoice FHA Fixed 30	6.375	101.750	2718.89	986.00	Details
+ GreatChoice PlusPymt FHA Fixed 30	6.375	101.750	2718.89	986.00	Details
+ GreatChoice Plus NoPymt FHA Fixed 30	6.375	101.750	2718.89	986.00	Details

Cancel

Search Product and Pricing

Search Results

Change Search

Eligible Ineligible

Filters

☒ Target Price
☐ Target Rate

Lock Period
60 days

Apply Filter

Program Name	Ineligible Reason	
GreatChoice No Credit FHA Fixed 30	Debt ratios exceeded product guidelines.	
GreatChoice Plus NoPymt No Credit FHA Fixed 30	Debt ratios exceeded product guidelines.	
GreatChoice PlusPymt No Credit FHA Fixed 30	Debt ratios exceeded product guidelines.	
GreatChoice NewConst FHA Fixed 30	This program requires a 120 day lock.	
GreatChoice PlusPymt New Const FHA Fixed 30	This program requires a 120 day lock.	
GreatChoice Plus NoPymt New Const FHA Fixed 30	This program requires a 120 day lock.	
Heroes NewConst FHA Fixed 30	This program requires a 120 day lock.	
Heroes Plus NoPymt New Const FHA Fixed 30	This program requires a 120 day lock.	
Heroes PlusPymt New Const FHA Fixed 30	This program requires a 120 day lock.	
GreatChoice NewConst NoCredit FHA Fixed 30	This program requires a 120 day lock.	
GreatChoice Plus NoPymt NoCred New Const FHA Fx 30	This program requires a 120 day lock.	
GreatChoice PlusPymt NoCredit New Con FHA Fixed 30	This program requires a 120 day lock.	
Heroes No Credit NewConst FHA Fixed 30	This program requires a 120 day lock.	
Heroes Plus NoPymt No Credit NewConst FHA Fixed 30	This program requires a 120 day lock.	
Heroes PlusPymt No Credit New Const FHA Fixed 30	This program requires a 120 day lock.	

Cancel

PPE Eligible Programs

1. Once you see the loan program you want, click on details to select.
2. Once you review the pricing, click the blue Request Lock button.

Search Product and Pricing

Search Results

Change Search

Filters

Target Price

Target Rate

60 days

Apply Filter

Eligible

Ineligible

Program Name	Rate	Price	Price (\$)	Payment	
<div><div></div>Heroes FHA Fixed 30</div>	5.875	101.750	2718.89	935.00	<div>Details</div>
<div><div></div>Heroes Plus NoPymt FHA Fixed 30</div>	5.875	101.750	2718.89	935.00	<div>Details</div>
<div><div></div>Heroes PlusPymt FHA Fixed 30</div>	5.875	101.750	2718.89	935.00	<div>Details</div>
<div><div></div>Heroes No Credit FHA Fixed 30</div>	5.875	101.750	2718.89	935.00	<div>Details</div>
<div><div></div>Heroes Plus NoPymt No Credit FHA Fixed 30</div>	5.875	101.750	2718.89	935.00	<div>Details</div>
<div><div></div>Heroes PlusPymt No Credit FHA Fixed 30</div>	5.875	101.750	2718.89	935.00	<div>Details</div>
<div><div></div>GreatChoice FHA Fixed 30</div>	6.375	101.750	2718.89	986.00	<div>Details</div>
<div><div></div>GreatChoice PlusPymt FHA Fixed 30</div>	6.375	101.750	2718.89	986.00	<div>Details</div>
<div><div></div>GreatChoice Plus NoPymt FHA Fixed 30</div>	6.375	101.750	2718.89	986.00	<div>Details</div>

Product Details

Back to Results

GreatChoice Plus NoPymt FHA Fixed 30

GreatChoice Plus NoPymt FHA Fixed 30 Guide

Adjustments	Rate	Price	Price(\$)
BASE	6.375	101.750	\$2718.89

Net

6.375101.750\$2718.89

Cancel

Request Lock

PPE Credit Scores Required

1. You will be directed to a screen where you must add Credit Scores.
2. Please note that the score must match the agency. If it does not, this could delay processing.
3. If your borrower does not have a score, please enter zero for that agency.
4. If you have two borrowers on the loan, please enter all 6 scores.
5. If the borrowers are on separate applications, you will need to enter the 3 scores for the primary borrower.
6. If your borrower has two scores, please enter zero for the agency without a score.

Missing required fields and documents

Required Fields

FIELD ID	DESCRIPTION	
67	Borr Experian Fico	<input type="text"/>
1414	Borr Equifax Beacon	<input type="text"/>
1450	Borr Transunion Empirica	<input type="text"/>

Review Loan

Update

PPE Confirm Lock Screen

1. You will be directed back to the Product Details screen, click the blue Request Lock button.

Product Details

Back to Results

GreatChoice Plus NoPymt FHA Fixed 30

[GreatChoice Plus NoPymt FHA Fixed 30 Guide](#)

Adjustments	Rate	Price	Price(\$)
BASE	6.375	101.750	\$2718.89

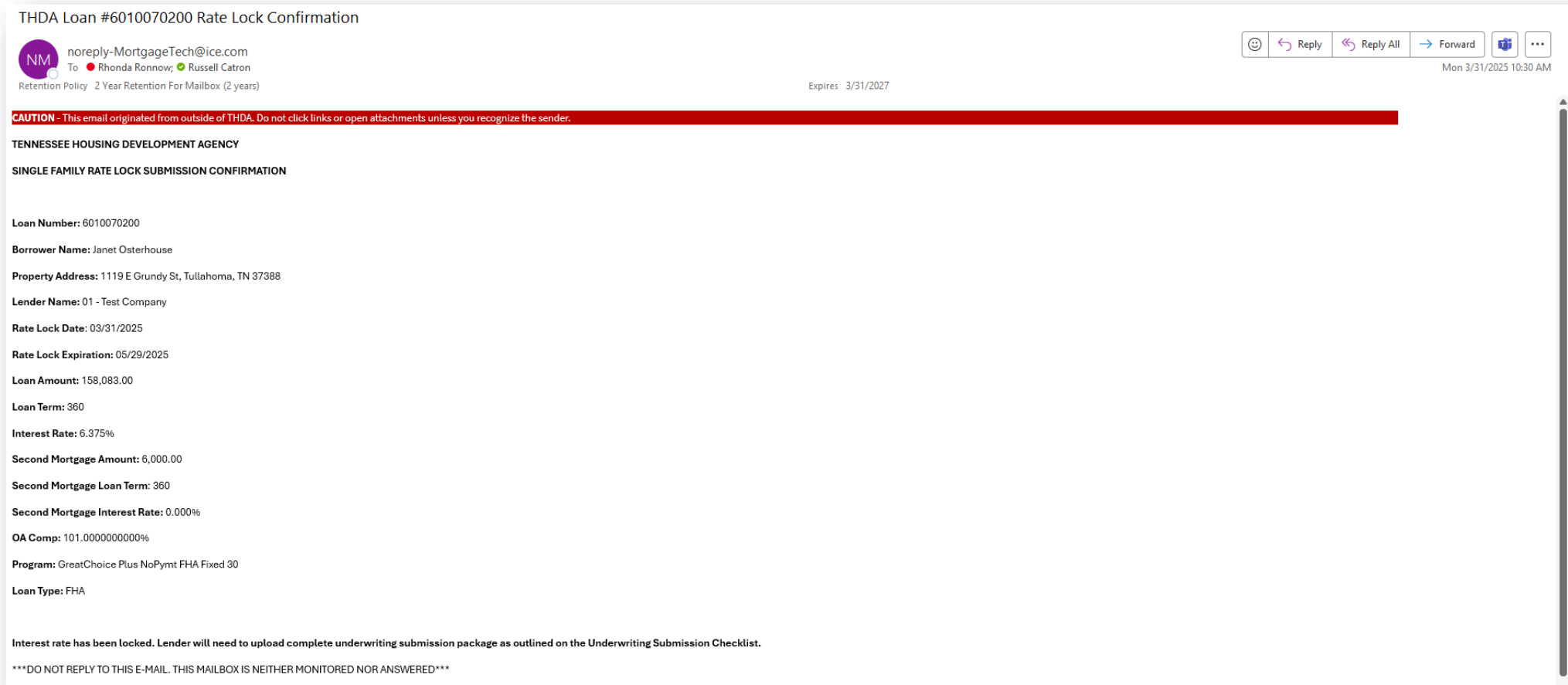
Net6.375101.750\$2718.89

Cancel

Request Lock

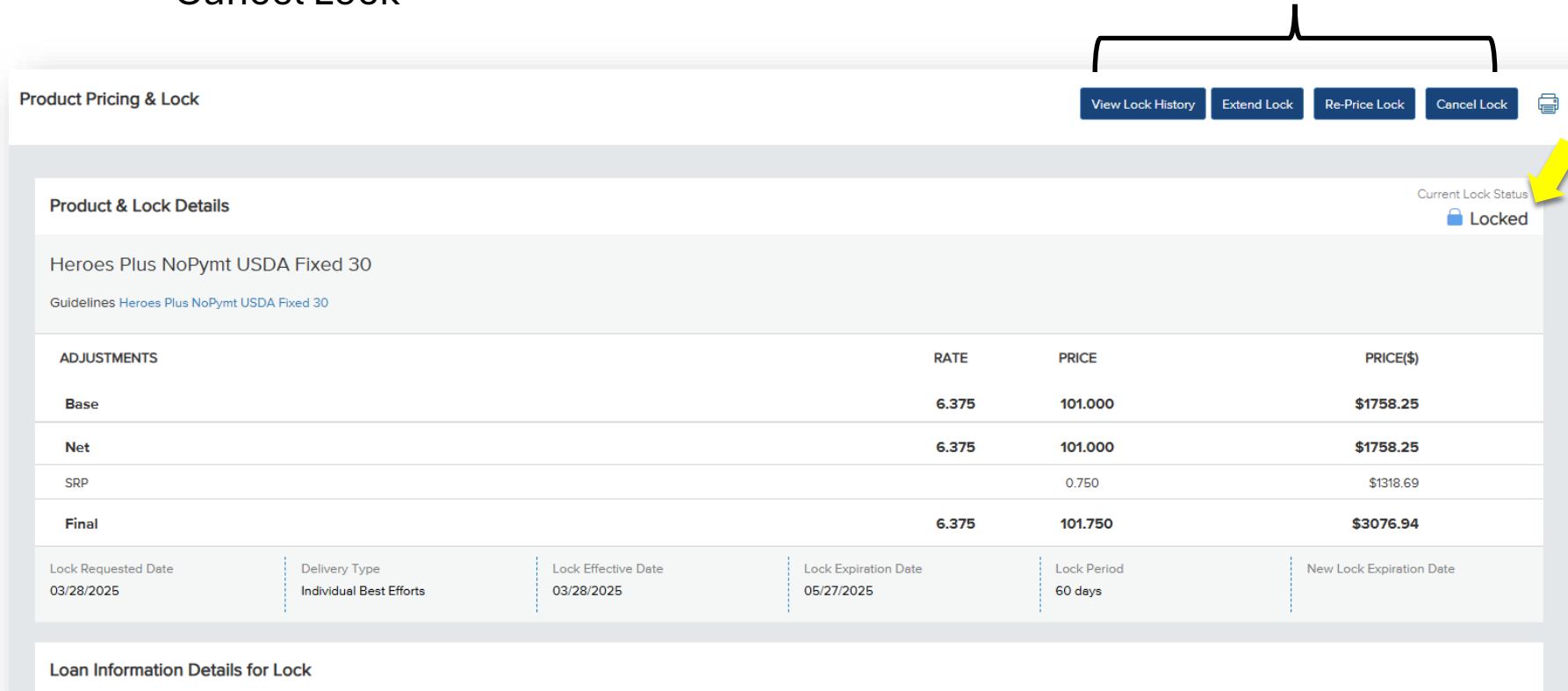
Rate Lock Confirmation Email

1. After clicking Request Lock, the Loan Officer and Processor selected on the loan will receive a confirmation email.



PPE – New Screen Shows Locked Loan

1. After locking the loan, your screen will have four new blue buttons at the top and also show Locked under the Current Status.
 - View Lock History
 - Extend Lock
 - Re-Price Lock
 - Cancel Lock



The screenshot displays the 'Product Pricing & Lock' interface. At the top, four blue buttons are visible: 'View Lock History', 'Extend Lock', 'Re-Price Lock', and 'Cancel Lock'. A bracket above these buttons indicates they are new features. Below the buttons, the 'Current Lock Status' is shown as 'Locked' with a blue padlock icon, highlighted by a yellow arrow. The main section, 'Product & Lock Details', shows the loan name 'Heroes Plus NoPymt USDA Fixed 30' and a link to 'Guidelines Heroes Plus NoPymt USDA Fixed 30'. A table lists adjustments, rates, and prices. At the bottom, a section titled 'Loan Information Details for Lock' provides specific dates and terms.

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base	6.375	101.000	\$1758.25
Net	6.375	101.000	\$1758.25
SRP		0.750	\$1318.69
Final	6.375	101.750	\$3076.94

Lock Requested Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period	New Lock Expiration Date
03/28/2025	Individual Best Efforts	03/28/2025	05/27/2025	60 days	

View Lock History

1. Click on the View Lock History button, then click on View Details.
2. This will bring up a Rate Lock Confirmation page that you can save as a pdf.
3. You can also click the print icon to save as a pdf as well.

Lock History

Current Lock Status:Locked

Current Lock Date:08/11/2025

Current Lock Expiration Date:10/09/2025

View Details

+

Lock

08/11/2025
8:19:34 AM

Locked

GreatChoice Plus
NoPymt USDA Fixed 30

08/11/2025

60

10/09/2025

Close

Re-Price Lock

1. If you need to change a loan program for example from the No Payment DPA option to the Payment Option, you would click the blue Re-Price Lock button under Product Pricing & Lock.
2. Go through all the steps as previous when locking the loan.
3. If you need to change loan types for example from USDA to FHA, email lockdesk@thda.org.
4. Note: A new confirmation is not sent out after repricing. You will need to go to View Lock History to save an updated Rate Lock Confirmation Page.

The screenshot displays a web form titled "Search Product and Pricing". The form is divided into two main sections: "Eligibility and Pricing Criteria" on the left and a central area for inputting loan details. The left section contains several dropdown menus and checkboxes for selecting loan parameters. The central area includes input fields for loan amounts, LTV/CLTV/HCLTV ratios, address, city, state, postal code, number of units, property type, and occupancy type. At the bottom, there are checkboxes for "Subject Property is a Condotel" and "Subject Property is a Non-Warrantable Project", followed by input fields for "Front End DTI", "Back End DTI", and "Total Monthly Income". A "Cancel" button and a blue "Re-Price Lock" button are located at the bottom right of the form.

Eligibility and Pricing Criteria	
1 * Representative Credit Score	3 * Base Loan Amount
701	\$197,825.00
* Loan Type	MI, MIP, FF Financed
USDA-RHS	Amount Paid In Cash
* Special Products	* Total Loan Amount
<input type="radio"/> No Special Products	
<input checked="" type="radio"/> Choose Special Products	
FHA \$100 Repo, F...	
* Loan Documentation Type	LTV
(F) Full Documenta...	CLTV
* Loan Purpose	HCLTV
Purchase	96.50 / 102.50 / 102.50
2 * Purchase Price	Address
	356 Timbered Valley Lane
	City
	Clarksville
	* Subject Property State
	Tennessee
	* Postal Code
	37040
	* Number of Units
	1
	* Property Type
	Detached
	* Occupancy Type
	Primary
	<input type="checkbox"/> Subject Property is a Condotel
	<input type="checkbox"/> Subject Property is a Non-Warrantable Project
	Front End DTI
	24.085
	Back End DTI
	43.053
	Total Monthly Income
	\$5,316.93

Re-Price Lock

1. If you need to update loan amounts, sales price, etc., you would click the blue Re-Price Lock button under Product Pricing & Lock and select all the same program information as prior.
2. Once all updated information is confirmed and complete, click Re-Price Lock.
3. A new confirmation is not sent out. You will need to go to View Lock History to save an updated Rate Lock Confirmation Page.

Search Product and Pricing

Eligibility and Pricing Criteria

1 * Representative Credit Score	3 * Base Loan Amount				MI, MIP, FF Financed	Amount Paid In Cash	* Total Loan Amount
701	\$197,825.00				\$	\$	\$197,825.00
* Loan Type	LTV	CLTV	HCLTV				
USDA-RHS	96.50	102.50	102.50				
* Special Products	Address		City				
<input type="radio"/> No Special Products	356 Timbered Valley Lane		Clarksville				
<input checked="" type="radio"/> Choose Special Products	* Subject Property State	* Postal Code	* Number of Units				
FHA \$100 Repo, F...	Tennessee	37040	1				
* Loan Documentation Type	* Property Type	* Occupancy Type					
(F) Full Documenta...	Detached	Primary					
* Loan Purpose	<input type="checkbox"/> Subject Property is a Condotel		<input type="checkbox"/> Subject Property is a Non-Warrantable Project				
Purchase	Front End DTI	Back End DTI	Total Monthly Income				
	31.05%	43.05%	\$5,316.93				

Cancel Re-Price Lock

Important Tips

Rate Locks

- To change the loan product, use Re-Price Lock and choose the appropriate new product.
- If you need to switch the Loan Type, think FHA, USDA, or VA, please email lockdesk@thda.org.
- If you chose the wrong lock period (60 vs 120), email lockdesk@thda.org. *This only applies to locks prior to 8/1/25.*
- If you need to switch from a Bond program to Freddie or vice versa, a new lock is required. You will need to cancel the original lock and lock a new loan.

Important Tips

Rate Locks

- View Lock History – You will be able to Print/Save a PDF of this screen for confirmation.
- When doing an extension, the screen should have an orange banner and then have a green banner saying request complete. If not, email lockdesk@thda.org.
- If you make changes to loan data and need an updated rate lock confirmation, make your data changes, click Save, and then go to Re-Price Lock.
- If loan data changes only, choose the same product information and go through Re-Price Lock Screens.
- Please note that the Re-Price feature does not email an updated notification. You will need to Print/Save as PDF under Lock History.

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 cluster.

Tennessee Housing Development Agency

THANK YOU!
