



TPOC Portal Training

HOW TO REGISTER A LOAN

Learning Objectives

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

- Understand Which Personas Can Register a Loan
- Complete the Steps to Register a Loan
 - Select Loan Contacts
 - Import Data Files (Preferred Method) or Manual Option
 - Fill in Quick Registrations Screens
 - Update Mortgage Insurance Premium Section if Needed

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

Who Can Register a Loan?

There are two account personas that are able to register a loan in TPOC.

1. Lock Desk
2. Processor

If you are not assigned as one of these, you cannot register a loan.

If you feel this is an error, please contact your company administrator to update your user account.

Registering a Loan

1. You will first need to click on “Add New Loan” at the top of your dashboard.
2. You will be directed to the screen below and be required to select all loan contacts before you are able to move forward.
 - If you do not know who will be assigned the loan, you must pick a contact and can change it to the correct person later.
 - If you do not see the person listed, you can email your administrator to have the user created.

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

1 Select Channel 2 **Select Contacts** 3 Loan Data Source

Select Contacts

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #
Seller Contacts						
Loan Officer				-	-	-
Loan Processor				-	-	-
Post Closer				-	-	-
Final Docs				-	-	-
Accounts Receivable				-	-	-

Tips for Choosing Loan Contacts



Loan Officers must have user accounts even if they are not registering/locking a loan.

The Account Executive for TPO lender should be the LO for Wholesale transactions.

The same user can be selected for multiple contacts on a loan.

Group Distribution emails are allowed.

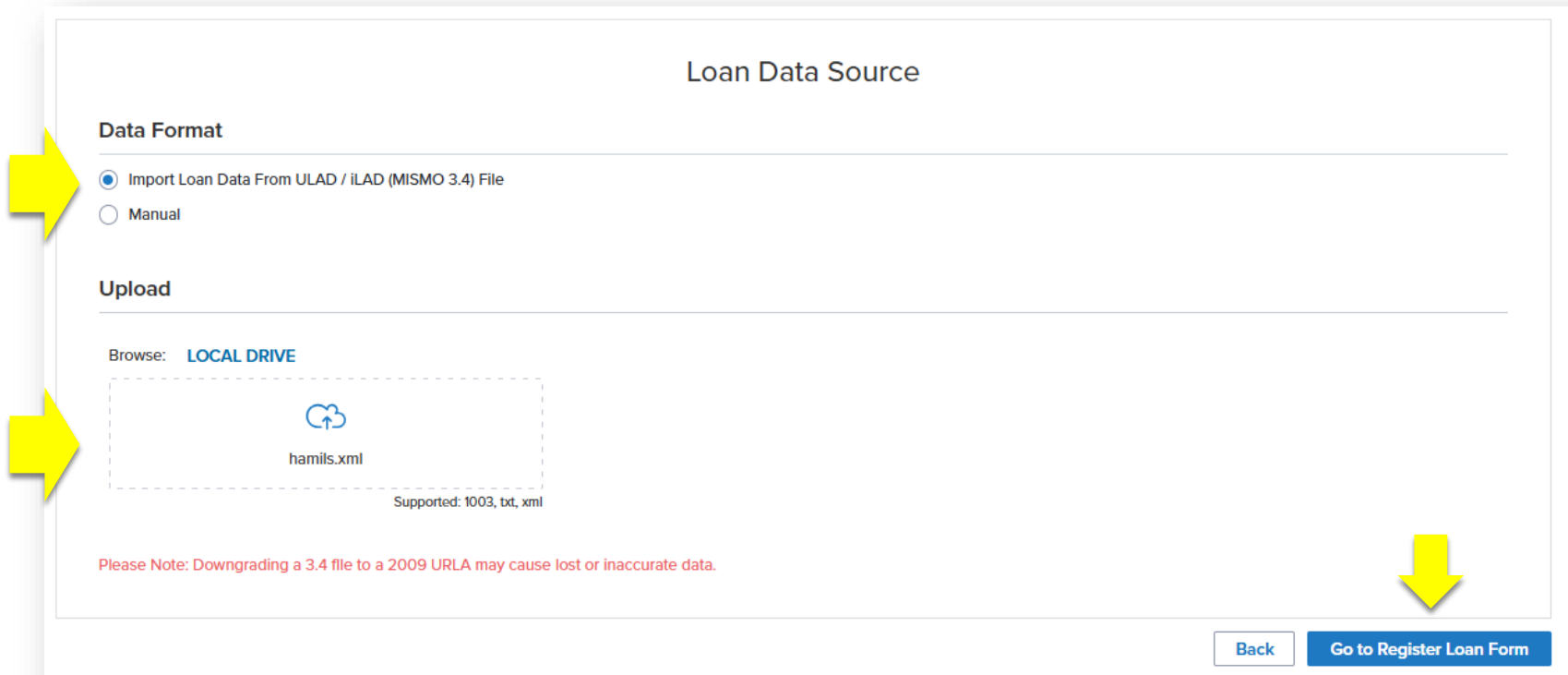
Admin(s) cannot share Group Distribution account information.

Each user within the Group Distribution must have their own account created.

Final Docs & Accounts Receivable should have the Post-Closer persona.

Registration: XML File Upload or Manual Upload

1. Once you have selected all your loan contacts and clicked the blue next button, you will be directed to the screen below.
2. You will then have the option to drag and drop or upload an XML, txt, or 1003 file.
3. You can select to upload loan information manually though we do not recommend this.
4. Once your uploaded file has completed downloading, the Go to Register Loan Form Button will turn blue. Once it is blue, please click to move forward with registration.



The screenshot shows a web form titled "Loan Data Source". It has two main sections: "Data Format" and "Upload". In the "Data Format" section, there are two radio buttons: "Import Loan Data From ULAD / iLAD (MISMO 3.4) File" (which is selected) and "Manual". In the "Upload" section, there is a "Browse:" label followed by "LOCAL DRIVE". Below this is a dashed box containing a cloud upload icon and the filename "hamils.xml". Below the dashed box, it says "Supported: 1003, txt, xml". At the bottom left, there is a red text note: "Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data." At the bottom right, there are two buttons: "Back" and "Go to Register Loan Form". The "Go to Register Loan Form" button is blue, while the "Back" button is white with a blue border. Three yellow arrows are overlaid on the image: one pointing to the "Data Format" section, one pointing to the "Upload" section, and one pointing down to the "Go to Register Loan Form" button.

Loan Data Source

Data Format

☒ Import Loan Data From ULAD / iLAD (MISMO 3.4) File

☐ Manual

Upload

Browse: LOCAL DRIVE

hamils.xml

Supported: 1003, txt, xml

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

Back Go to Register Loan Form

Quick Registration Screens

1. There are a few items that do not transfer over from the files you uploaded.
2. Please scroll through the Quick Register Screen and complete the following items prior to clicking the blue Register button.
 - Property Type
 - FICO (Decision Score)
 - Loan Documentation Type (Full Documentation)
 - MIP (if needed)
3. Please review the screen to ensure all information is correct. If so, click the Register button below.

The screenshot displays the 'Loan Details' form. On the left, the 'Decision FICO' field is highlighted with a yellow arrow. Below it, the 'Lien Position' is set to 'First Lien', 'Base Loan Amount' is '\$155,365.00', 'Loan Type' is 'FHA', 'Purpose of Loan' is 'Purchase', 'Purchase Price' is '\$161,000.00', and 'PMI Coverage' is indicated by a blue 'MIP' button. A checkbox for 'Lender Paid Mortgage Insurance' is present, and 'MI, MIP, FF Financed' is shown as '\$2,718.00'. The 'Total Loan Amount' is '\$158,083' and 'Appraised Value' is '\$162,000.00'. On the right, the 'Loan Documentation Type' is '(F) Full Documentation', 'Term Months' is '360', 'Due In' is '360', and 'Impound Waiver Type' is 'Select an Option'. The 'LO Compensation Paid By' section has 'Lender' selected, and the 'Lender Fee Waiver' is set to 'No'. A yellow arrow points to the 'Register' button at the bottom right.

MI Transferred from XML, Get MI if Needed

1. Typically, the MIP transfers correctly from the loan file. However, we do ask that you verify this information prior to Registration.
2. You will have the opportunity to update the page and Get MI information if needed.
3. Once all information is correct and confirmed, click the blue done button at the bottom of the box.
4. It will take you back to the Quick Registration Screen where you can click the blue Register button.

Calculate MIP/Funding/Guarantee Fee

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount: \$155,365.00

MIP / Funding / Guarantee: \$2,718.00 (1.749%)

Amount Paid in Cash: ☒ Lock

Upfront MIP/Funding/Guarantee Fee Financed: \$2,718.00

Loan Amount with Upfront MIP/Funding Fee: \$158,083.00

☐ Refund prorated unearned Up Front

☐ Round to nearest \$50

☐ Charges for the insurance are added to your loan payments

☐ Charges for the insurance are collected upfront at loan closing

☐ Lender Paid Mortgage Insurance

☐ MI Factor Field Locked

Monthly Mortgage Insurance

Calculated Based On: Base Loan Amount

1. (Months)

2. (Months)

Cancel At:

Calculate based on remaining balance: Yes

Midpoint payment cancellation: Select an Option

☐ Declining Renewals

Number of Months being Collected: ☐ Prepaid

Prepaid Amount:

Mortgage Insurance (FHA and VA)

Type of Veteran: Select an Option

☐ Is this the first use of the VA loan program?

Quick Register Correspondent Non-Delegated Loan

Borrower and Property Information

Borrower First Name: Janet

Borrower Middle Name:

Borrower Last Name: Osterhouse

Suffix:

Social Security Number:

Street Address: 1119 E Grundy St

Unit Type: Select an Option

Unit Number:

City: Tullahoma

State: Tennessee

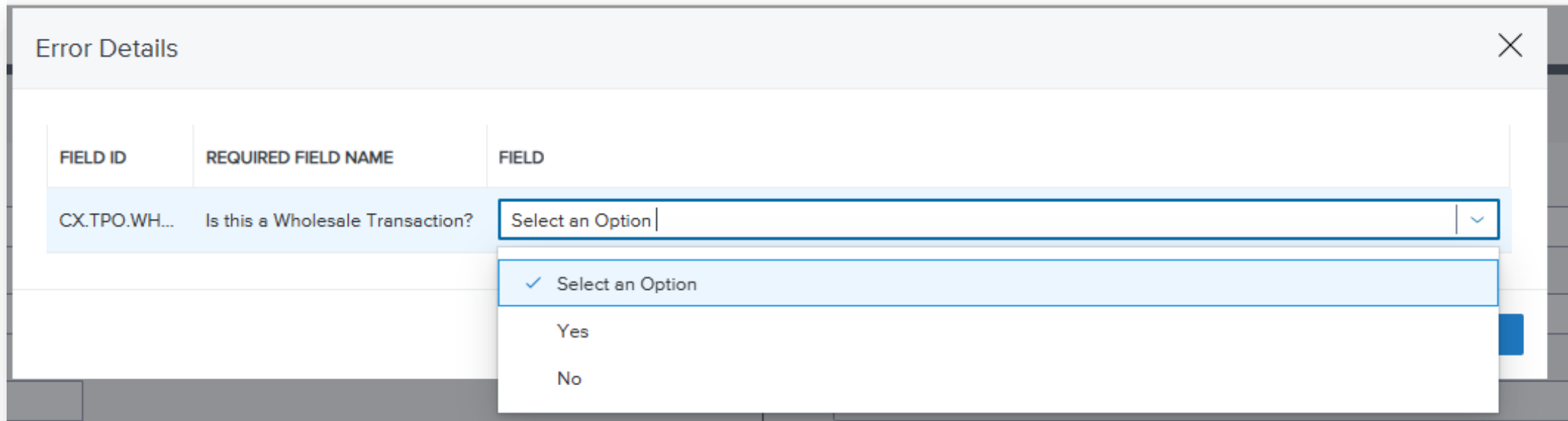
Zip: 37388

County: Coffee


Property Type:

Wholesale Transaction Question-If Applicable

1. If you are a Wholesale Lender, you will see the question below after you click Register.
2. If you select yes on the loan, please ensure we have the TPO used on file. If we do not, this may delay processing.
3. If you are not a Wholesale Lender, you will not see the screen.



The screenshot shows a modal window titled "Error Details" with a close button (X) in the top right corner. Inside the modal is a table with three columns: "FIELD ID", "REQUIRED FIELD NAME", and "FIELD". The first row of the table contains the following data:

FIELD ID	REQUIRED FIELD NAME	FIELD
CX.TPO.WH...	Is this a Wholesale Transaction?	<div>Select an Option </div> <div><div>✓ Select an Option</div><div>Yes</div><div>No</div></div>

Registration Email Confirmation

1. After clicking the blue Register button, your loan will now be registered with THDA.
2. The Loan Officer and Processor selected for the loan will receive an email confirmation of registration.

3.  **Remember! A Registered Loan is NOT a Locked Loan.**

THDA Loan #6010070200 Has Been Registered

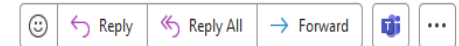


noreply-MortgageTech@ice.com

To: Rhonda Ronnow, Russell Catron

Retention Policy: 2 Year Retention For Mailbox (2 years)

Expires: 3/30/2027



Sun 3/30/2025 11:34 AM

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

The following loan has been registered.

Loan#: 6010070200

Borrower Name: Janet Osterhouse


Property Address: 1119 E Grundy St, Tullahoma, TN 37388

Interest rate is not locked. Lender will need to complete the rate lock through the Product Pricing & Lock tab.

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

URLA 2020

1. Once you have registered a loan, you will be defaulted to the URLA 2020 screen.
2. This is where you will begin the loan locking process.
3. Please see [TPOC Portal Training- How to Lock a Loan](#) for the next steps.



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

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

C

Loan Summary

URLA 2020

Product Pricing & Lock

Loan Documents

Conditions

Purchase Advice

Import Additional Data

Additional Information

Select Borrower Pair

Janet Osterhouse

Save

Next

Agency Case No

483-6865874-703

Lender Loan No

6010070200

MER's MIN

Universal Loan ID

549300R05XC1U7ZU290120215792159

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

Additional Fields

Listing Agent Name

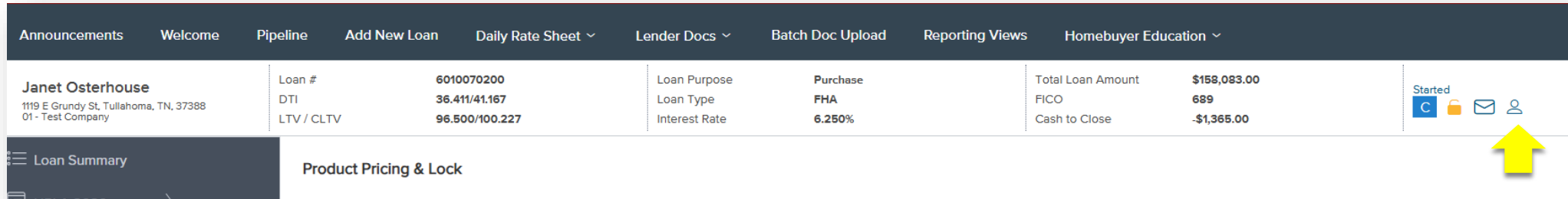
Selling Agent Name

Listing Agent Email

Selling Agent Email

Changing Loan Contacts

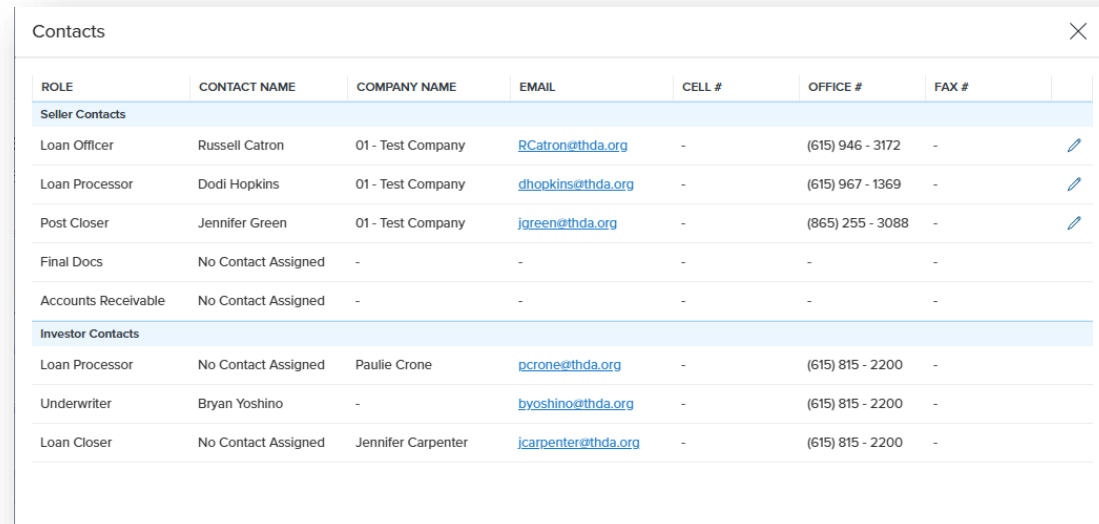
1. If you need to change or update a loan contact at any time, you are able to do so.
2. You will go to the specific loan file in your pipeline and select the person icon.



The screenshot shows a loan file interface. At the top, there is a navigation bar with links: Announcements, Welcome, Pipeline, Add New Loan, Daily Rate Sheet, Lender Docs, Batch Doc Upload, Reporting Views, and Homebuyer Education. Below this, the loan details are displayed in a table. The loan is for Janet Osterhouse, with a loan number of 6010070200. The loan purpose is Purchase, and the loan type is FHA. The total loan amount is \$158,083.00, and the cash to close is -\$1,365.00. A yellow arrow points to a person icon in the top right corner of the loan details section.

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

3. You will then see the loan contacts listed. Click on the pencil next to each persona to be able to update the loan contact.



The screenshot shows a 'Contacts' modal window with a table of loan contacts. The table has columns for Role, Contact Name, Company Name, Email, Cell #, Office #, and Fax #. There are two sections: 'Seller Contacts' and 'Investor Contacts'. A yellow arrow points to the pencil icon next to the 'Loan Officer' contact, Russell Catron.

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #
Seller Contacts						
Loan Officer	Russell Catron	01 - Test Company	RCatron@thda.org	-	(615) 946 - 3172	-
Loan Processor	Dodi Hopkins	01 - Test Company	dhopkins@thda.org	-	(615) 967 - 1369	-
Post Closer	Jennifer Green	01 - Test Company	jgreen@thda.org	-	(865) 255 - 3088	-
Final Docs	No Contact Assigned	-	-	-	-	-
Accounts Receivable	No Contact Assigned	-	-	-	-	-
Investor Contacts						
Loan Processor	No Contact Assigned	Paulie Crone	pcrone@thda.org	-	(615) 815 - 2200	-
Underwriter	Bryan Yoshino	-	byoshino@thda.org	-	(615) 815 - 2200	-
Loan Closer	No Contact Assigned	Jennifer Carpenter	jcarpenter@thda.org	-	(615) 815 - 2200	-

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

Tennessee Housing Development Agency

THANK YOU!
