



TPOC Portal Training

HOW TO REVIEW CONDITIONS

Learning Objectives

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

- Locate Conditions Issued via Conditions or Loan Documents Tab
- Sort, Review, and Export Conditions to a Spreadsheet
- Know How to Upload Conditions
- Know How to Re-Open a Condition

Helpful Contacts

General Questions

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Lock Questions

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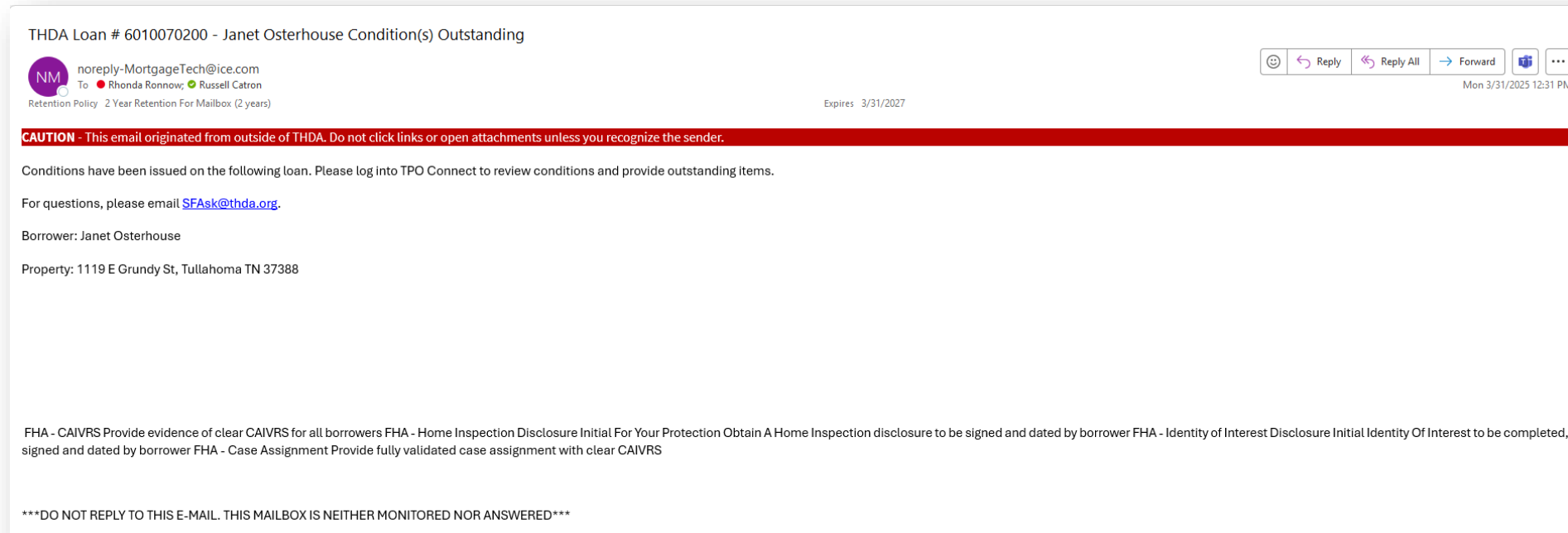
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Conditions Notification Email

1. After submitting the loan to THDA Underwriting for review, there may be processing and/or underwriting conditions issued on the file.
2. The Processor selected on the loan will receive a notification email stating conditions have been issued.
3. The conditions will not be listed in the email. The Processor will need to log into the loan to see the conditions issued.



Conditions Screen

1. Once you log into TPOC and select the loan, you will go to the Conditions tab on the left. You can then see the open conditions on the file. (Yellow Arrow)
2. Click the blue arrow on the left of each condition to see what is needed and to upload the necessary documentation. (Green Arrow) You can also click the folder on the right of the description to upload. (Red Arrow)
3. Once you have uploaded the documents to clear the condition, click Ready for Review. This will send a notification to THDA that there are documents available. Please allow up to 24 hours for THDA to review. (Black Arrow)

The screenshot shows the 'Conditions' screen in the TPOC system. On the left is a sidebar with navigation options: Loan Summary, URLA 2020, Product Pricing & Lock, Loan Documents, Conditions (highlighted with a yellow arrow), Purchase Advice, and Request Loan Withdrawal. A green arrow points from the 'Conditions' tab to the main content area. The main area is titled 'Conditions (5)' and contains a table with 5 conditions. Each row in the table has a blue arrow icon on the left, a folder icon with a blue circle containing a '1' on the right, and a 'Ready For Review' button at the end. A red arrow points to the folder icon in the first row, and a black arrow points to the 'Ready For Review' button in the first row. The table columns are: PUBLISHED, STATUS, CATEGORY, PRIOR TO, TYPE, NAME, DESCRIPTION, and DISPOSITION. The top right corner of the screen shows 'Last Notified: 3/31/2025'.

PUBLISHED	STATUS	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION	DISPOSITION
03/31/2025	Added	Appraisal	Closing	LP / UW / PC	FHA - Appraisal Logging	Provide evidence FHA appraisal logging i...	Ready For Review
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - CAIVRS	Provide evidence of clear CAIVRS for all ...	Ready For Review
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - Case Assignment	Provide fully validated case assignment ...	Ready For Review
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - Home Inspection Disclosure	Initial For Your Protection Obtain A Home...	Ready For Review
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - Identity of Interest Disclosure	Initial Identity Of Interest to be completed...	Ready For Review

Conditions Screen- Pulling a Spreadsheet

1. You have the option to export the conditions into a spreadsheet. Click on the top right icon.

Loan Summary

URLA 2020

Product Pricing & Lock

Loan Documents

Conditions

Purchase Advice

Request Loan Withdrawal

Last Notified: 3/31/2025

Conditions (5)

Condition Type All Conditions

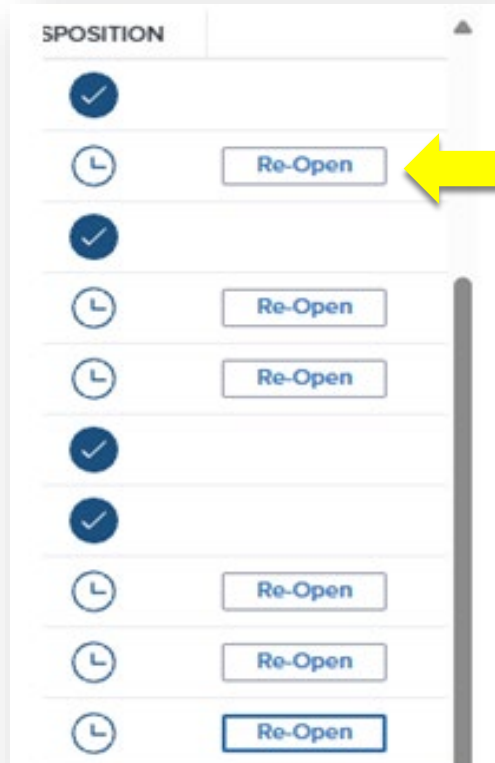
PUBLISHED	STATUS	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION	Document	Comment	DISPOSITION	
03/31/2025	Added	Appraisal	Closing	LP / UW / PC	FHA - Appraisal Logging	Provide evidence FHA appraisal logging I...	1		Open	Ready For Review
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - CAIVRS	Provide evidence of clear CAIVRS for all ...	1		Open	Ready For Review
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - Case Assignment	Provide fully validated case assignment ...	1		Open	Ready For Review
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - Home Inspection Disclosure	Initial For Your Protection Obtain A Home...	1		Open	Ready For Review
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - Identity of Interest Disclosure	Initial Identity Of Interest to be completed...	1		Open	Ready For Review

2. You will then have a spreadsheet you can send to your team or the borrower of the conditions. This is an easy way to view all the conditions in one place and be able to view the full description.

A	B	C	D	E	F	G	H	I	J	K
Published	Status	Category	Prior To	Type	Name	Description	Document	Comment	Disposition	
8/6/2025	Added	Security Ir	Completion	Post-Closing	1st Lien DOT - Address	First lien DoT page	1	0	Open	
8/6/2025	Added	Security Ir	Completion	Post-Closing	1st Lien DOT - Recorded	Provide Original R	1	0	Open	
8/6/2025	Cleared	Note	Purchase	Post-Closing	1st Lien Note - Original	Deliver the origina	1	0	Satisfied	
8/6/2025	Added	Servicing	Completion	Post-Closing	1st Lien Notice of Servi	First lien transfer l	1	0	Open	
8/6/2025	Added	Security Ir	Completion	Post-Closing	2nd Lien DOT - Recorded	Provide Copy of Re	1	0	Open	
8/6/2025	Cleared	Note	Purchase	Post-Closing	2nd Lien Note - Original	Deliver the origina	1	0	Satisfied	
8/6/2025	Added	Title Polic	Completion	Post-Closing	Final Title Policy	Provide Final Title	1	0	Open	
8/6/2025	Cleared	URLA	Purchase	LP / UW / PC	Final URLA	Final 1003 page 3 s	1	0	Satisfied	
8/6/2025	Added	Insuring	Completion	Post-Closing	MIC	MIC â€œ Evidence c	1	0	Open	

Conditions Screen – Uploaded Wrong Document?

1. If you realize you uploaded the wrong document under a condition request and have already clicked ready for review, you will have the option to re-open the condition. There will be a button that says Re-Open.
2. When you click Re-Open, you will be able to upload new documents and click Ready for Review again to submit the new documentation for THDA to review.
3. THDA will also receive a notification that documents are available.



Loan Documents Tab- Conditions Folder

1. You can also upload all documents for clearing conditions under the Loan Documents Tab. (Yellow Arrow)
2. There is a Conditions Folder for you to upload as many documents as needed. (Green Arrow) THDA will also receive a notification that documents are ready to review. Please allow 24 hours for review.
3. Also note, there is a folder called ZArchived Documents at the top. This houses every upload for the file that has been received. You may want to check here if you feel that you have already uploaded a requested document. If you have, please connect with the Underwriter on the file to advise. (Red Arrow)

The screenshot displays a web application interface for loan management. At the top, a navigation bar includes links like 'Announcements', 'Welcome', 'Pipeline', 'Add New Loan', 'Daily Rate Sheet', 'Lender Docs', 'Batch Doc Upload', 'Reporting Views', and 'Homebuyer Education'. Below this, a header section provides loan details for 'Janet Osterhouse', including loan number, DTI, LTV, loan purpose, type, interest rate, total amount, FICO score, and cash to close. The main content area is divided into a left sidebar and a right pane. The sidebar contains a menu with items: 'Loan Summary', 'URLA 2020', 'Product Pricing & Lock', 'Loan Documents' (highlighted with a yellow arrow), 'Conditions' (highlighted with a green arrow), 'Purchase Advice', and 'Request Loan Withdrawal'. The right pane shows a list of folders: 'All Borrowers', 'ZARCHIVED DOCUMENTS' (highlighted with a red arrow), and 'Janet Osterhouse'. Under 'Janet Osterhouse', there are three sub-folders: '*CLOSED LOAN PACKAGE', '*CONDITIONS', and '*UNDERWRITING SUBMISSION PACKAGE'. Each folder has a 'Comments' icon, a 'Drag & Drop files here or' prompt, and a 'Browse for files' button. A message at the top of the right pane states 'Max attachment size is 200 MB. View Supported Files.'.

Conditions- Upload In Process

1. Please remember to wait until all documents have completely uploaded.
2. If you try to exit the loan prior to completion, you will receive a prompt asking if you want to exit as your documents will not be saved.

The screenshot displays a loan management dashboard for Janet Osterhouse. The top section 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 -\$1,364.12. The left sidebar lists navigation options: Loan Summary, URLA 2020, Product Pricing & Lock, Loan Documents (highlighted), Conditions, Purchase Advice, and Request Loan Withdrawal. The main content area shows 'All Borrowers' with a section for 'ZARCHIVED DOCUMENTS'. Under 'Janet Osterhouse', there are sections for '*CLOSED LOAN PACKAGE' and '*CONDITIONS'. The '*CONDITIONS' section shows two document upload progress bars: '92900-A.pdf' (298.33 KB) is 'Completed' (100%), and 'FHA Amendatory C...' (65.56 KB) is 'Uploading' (100%). A yellow arrow points to the 'Uploading' status of the second document. A 'Cancel' button is visible at the bottom right of the upload area.

Document Name	Size	Status	Progress
92900-A.pdf	298.33 KB	Completed	100 %
FHA Amendatory C...	65.56 KB	Uploading	100 %

Conditions Submitted- Next Steps

1. Once you have submitted all documents to clear the requested conditions via the Conditions Tab or Loan Document Tab, THDA is notified that there are documents ready for review.
2. We ask that you allow 24 hours for our team to review.
3. Once our team reviews the condition items, they will either clear the conditions or submit additional requests.
4. If additional requests are made, you will use the same process to review, upload, and resolve the additional conditions issued.
5. If all conditions have been cleared, the Processor for the loan will receive a notification email stating the Commitment Package is ready.
6. Please see [TPOC Portal Training- How to Locate Commitment Package](#) for next steps.

Closing Conditions

1. Closing Conditions will follow the same upload process as mentioned prior.
2. The closer on the loan will receive a notification email that closing conditions have been issued.
3. You can sort the conditions on the Conditions Tab to show only those that are Closing related via the All-Conditions button or Open via the Disposition column for easier viewing.

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

Approval

Last Notified: 3/31/2025

Conditions (13)

Condition Type All Conditions

PUBLISHED	STATUS	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION			DISPOSITION	
04/01/2025	Added	Title Policy	Completion	Post-Closing	Final Title Policy	Final Title Policy - Upload FTP and jacket			Ready For Review	
04/01/2025	Added	Servicing	Completion	Post-Closing	1st Lien Notice of Servicing Transfer	Provide 1st Lien Notice of Transfer Letter			Ready For Review	
04/01/2025	Added	Income	Closing	UW / PC	VVOE	Verbal Verification of Employment within ...			Ready For Review	
04/01/2025	Added	Note	Purchase	Post-Closing	1st Lien Note - Original	Deliver the original Note, endorsed to TH...			Ready For Review	
04/01/2025	Added	Security Instru...	Completion	Post-Closing	1st Lien DOT - Recorded Original	Provide Original Recorded 1st Lien Deed ...			Ready For Review	
04/01/2025	Added	Security Instru...	Completion	Post-Closing	2nd Lien DOT - Recorded Copy	Upload only- original not required			Ready For Review	
03/31/2025	Cleared	FHA Disclosur...	Approval	Preliminary	FHA - CAIVRS	Provide evidence of clear CAIVRS for all ...				
03/31/2025	Cleared	FHA Disclosur...	Approval	Preliminary	FHA - Home Inspection Disclosure	Initial For Your Protection Obtain A Home...				
03/31/2025	Cleared	FHA Disclosur...	Approval	Preliminary	FHA - Identity of Interest Disclosure	Initial Identity Of Interest to be completed...				
03/31/2025	Cleared	FHA Disclosur...	Approval	Preliminary	FHA - Case Assignment	Provide fully validated case assignment ...				
03/31/2025	Cleared	Appraisal	Closing	LP / UW / PC	FHA - Appraisal Logging	Provide evidence FHA appraisal logging L...				
04/01/2025	Cleared	Income	Approval	LP / UW	Pay Stubs	Provide copies of the most recent pay sta...				
04/01/2025	Cleared	Income	Closing	LP / UW / PC	Pay Stubs	Provide copies of the most recent pay sta...				

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 cluster.

Tennessee Housing Development Agency

THANK YOU!
