



TPOC Portal Training

HOW TO SUBMIT A LOAN

Learning Objectives

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

- Locate Folders for Uploading Underwriting Submission Package
- Complete Additional Field Requirements
- Submit Loan for Non-Delegated Review

Helpful Contacts

General Questions

SFAask@thda.org

Lock Questions

lockdesk@thda.org

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Funding Manager

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Yvonne Hall

Housing Education & Resource Manager

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Loan Document Upload - Using Appropriate Folders

1. When you are ready to submit a loan to THDA, you will click on the Loan Documents section. Don't forget to use the [Underwriting Submission Checklist](#).
2. You will then be directed to a screen with multiple folders, one of which is the Underwriting Submission Package Folder.
3. You will be able to either drag and drop your files or click browse for files to upload.
4. You can upload 1 file or 50 files. The file size limit is 200MB.

The screenshot shows the THDA loan management interface. A yellow arrow points to the 'Loan Documents' option in the left sidebar. Another yellow arrow points to the '*UNDERWRITING SUBMISSION PACKAGE' folder in the main content area. A third yellow arrow points to the 'Drop Files Here' button at the bottom of the folder.

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	36.797/41.553	Loan Type	FHA	FICO	689
LTV / CLTV	96.500/100.227	Interest Rate	6.375%	Cash to Close	-\$1,365.00

Started [C] [Lock] [Email] [User]

Upload all initial loan documents to the ***UNDERWRITING SUBMISSION PACKAGE** loan folder. Upload all closing packet documents to the ***CLOSED LOAN PACKAGE**. An automated email will generate to THDA with each document upload.

Max attachment size is 200 MB. [View Supported Files](#) **Expand All** **Collapse All** **+ Add Document** [Icon] [Icon]

All Borrowers

Janet Osterhouse

*CLOSED LOAN PACKAGE	Comments	Drag & Drop files here or	Browse for files
*CONDITIONS	Comments	Drag & Drop files here or	2 Browse for files
*UNDERWRITING SUBMISSION PACKAGE		Drop Files Here	+ Copy

Loan Document Upload - In Process

1. Please note that you will need to wait until all documents show completed before exiting the screen.
2. If you do try to exit prior to the file being completely uploaded, you will get a notification letting you know that your work may not be saved.
3. Please also note that uploading the UW Submission Package is NOT submitting the loan to THDA for review.
4. While documents are uploading, rate lock pricing will not be available until the upload is complete.

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

Loan #	6010070200	Loan Purpose	Purchase	Total Loan Amount	\$158,083.00
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Max attachment size is 200 MB. [View Supported Files](#)

Expand All Collapse All + Add Document

All Borrowers

Janet Osterhouse

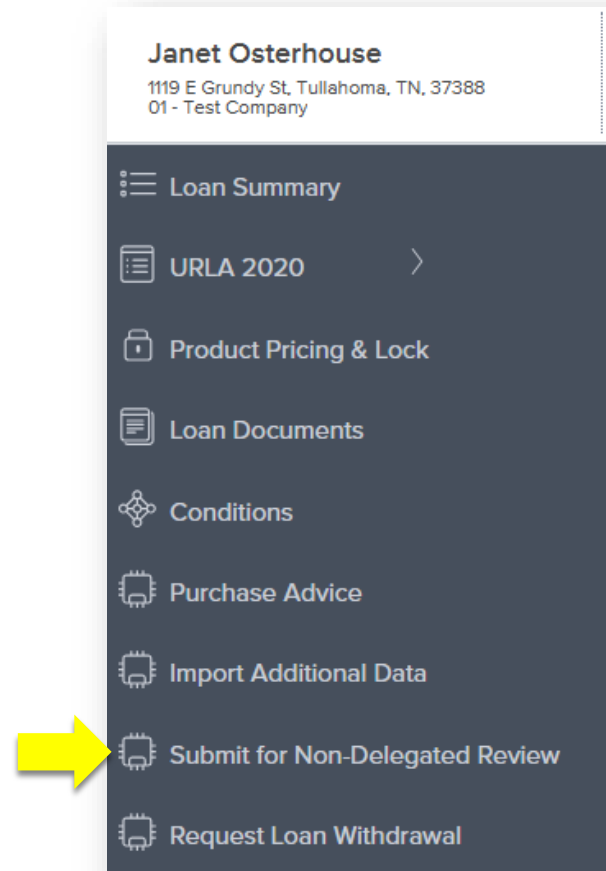
*CLOSED LOAN PACKAGE	Comments	Drag & Drop files here or	Browse for files
*CONDITIONS	Comments	Drag & Drop files here or	Browse for files
*UNDERWRITING SUBMISSION PACKAGE	Comments	Drag & Drop files here or	Browse for files

test appraisal.pdf 1.93 MB 100 % Completed

test submission pk... 11.98 MB 35 % Uploading

Submitting for Non-Delegated Review (Submit for THDA U/W)

1. Once you have all of your documents uploaded in the Underwriting Submission Package folder, you will click on the Submit for Non- Delegated Review section.



Submit for Non-Delegated Review

1. When you click on the Submit for Non-Delegated Review section, you will be brought to the screen below.
2. If you missed uploading documents for the UW Submission Package folder, you will be prompted to do that here.
3. There are also 4 additional areas that are required to be completed shown in blue.
4. You will click the arrow on the left of each folder to open it and fill in all necessary areas.

Tennessee Housing Development Agency

Announcements Welcome Pipeline **Submit for Non-Delegated Review**

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

Loan # 60
DTI 38
LTV / CLTV 98

Loan Summary
URLA 2020
Product Pricing & Lock
Loan Documents
Conditions
Purchase Advice
Import Additional Data
Submit for Non-Delegated Review
Request Loan Withdrawal

Submit for Non-Delegated Review

Overview
Application Date
01/03/2023

Borrower
First Name
Middle Name
Suffix
Last Name
Cell Phone Number
Email Address
SSN

Subject Property Address
Street Address
City
State
Zip
County

1119 E Grundy St
Tullahoma
TN
37388
Coffee

Property Type
Occupancy Type
Number Of Units

Detached
OwnerOccupied
1

Required Fields and Documents

Missing Documents: Required Document(s) needed : *Underwriting Submission Package

*Underwriting Submission Package [COMMENTS](#) [Browse for files LOCAL DRIVE](#)

FIELD ID	FIELD NAME	FORM	FIELD
	Additional Information (1)		
	Information for Government Monitoring (2)		
	Lender Loan Information (1)		
	Not Available on Form (11)		

[Save](#) [Cancel](#)

Last Submit for Non-Delegated Review Date

Underwriting Submission-Required Fields

1. These will be familiar areas for you to complete like Realtor Information, Homebuyer Education, Est. Closing Date, etc.
2. Please click save at the bottom when you are finished.

Required Fields

FIELD ID	FIELD NAME	FORM	FIELD
Additional Information (1)			
763	Est Closing Date	Additional Information	04 / 04 / 2025
Information for Government Monitoring (2)			
2306	Interviewer's License Number	Information for Government Monitoring	858589688
3629	The state license number for the interviewer's company.	Information for Government Monitoring	3775858839
Lender Loan Information (1)			
URLA.X138	Relationship Vesting Type	Lender Loan Information	Individual
Not Available on Form (11)			
VEND.X139	Buyers Agent Contact Name	Not Available on Form	Ruby Realtor
VEND.X141	File Contacts Buyers Agent Email	Not Available on Form	ruby@realtor.com
VEND.X928	File Contacts Seller's Agent Contact Info License No	Not Available on Form	48858589

Save

Cancel

Underwriting Submission-Required Fields Completed

1. Once you have completed all required areas, you will see the screen below with a blue confirm button.
2. Click the Confirm button to submit the loan to THDA for Underwriting review.
3. If the button is not blue, that means there are still some missing fields that need to be completed.

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

Loan #
DTI
LTV / CLTV

6010070200
36.797/41.553
96.500/100.227

Loan Purpose
Loan Type
Interest Rate

Purchase
FHA
6.375%

Total Loan Amount
FICO
Cash to Close

\$158,083.00
689
-\$1,365.00

Started
C
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✉️
👤

Loan Summary
URLA 2020
Product Pricing & Lock
Loan Documents
Conditions
Purchase Advice
Import Additional Data
Submit for Non-Delegated Review
Request Loan Withdrawal

Submit for Non-Delegated Review

Overview

Application Date	Submission Status	Initial Submit for Non-Delegated Review Date	Last Submit for Non-Delegated Review Date
01/03/2023	-	-	-

Borrower

First Name	Janet
Middle Name	-
Suffix	-
Last Name	Osterhouse
Cell Phone Number	931-251-1865
Email Address	jgosterhaus.4h@gmail.com
SSN	###-##-9401

Co-Borrower

First Name	-
Middle Name	-
Suffix	-
Last Name	-
Cell Phone Number	-
Email Address	-
SSN	###-##-####

Subject Property Address

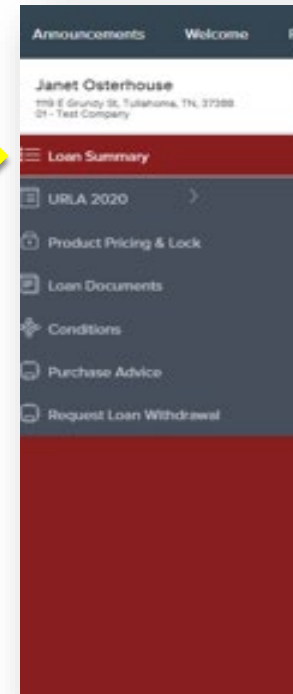
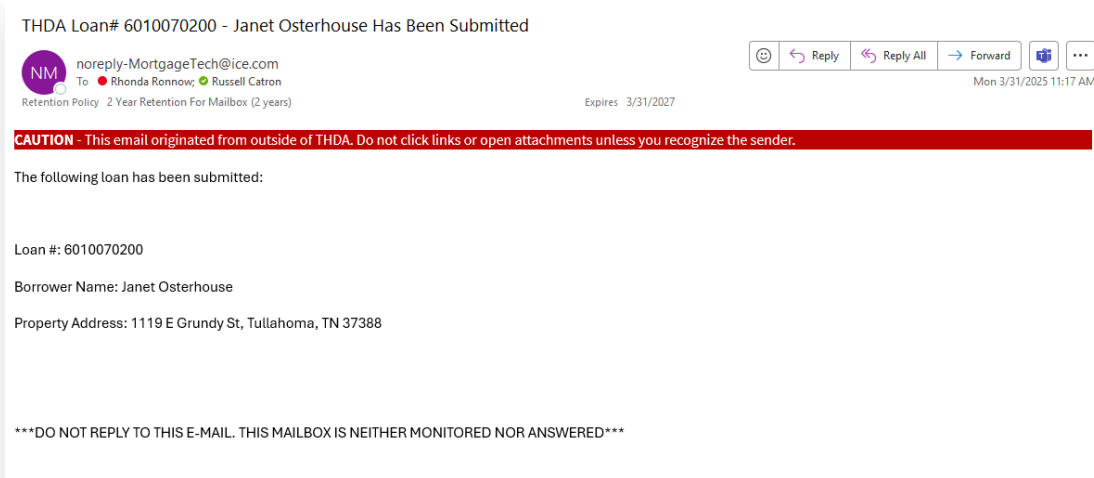
Street Address	1119 E Grundy St
City	Tullahoma
State	TN
Zip	37388
County	Coffee

Property Type	Detached
Occupancy Type	OwnerOccupied
Number Of Units	1

Confirm

Submitted for Non-Delegated Review Confirmation Email

1. After clicking the confirm button, the Loan Officer and Processor selected on the loan will receive an email notification that the loan has been submitted to THDA for review.
2. Another way to confirm the loan has been submitted is to check the key dates section on the loan summary page of the loan.



Key Dates	
Registered	03/30/2025
AUS Ordered	-
Submit to UW	03/31/2025
UW Suspended	04/01/2025
UW Approval	04/01/2025
UW Clear to Close	04/01/2025
Delivery Date	03/31/2025
Purchase Suspended	04/01/2025
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-
Cancelled Date	-
Withdrawn Date	-

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!
