



TPOC Portal Training

HOW TO UPLOAD CONDITIONS

Learning Objectives

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

- Locate Conditions Issued
- Sort, Review, and Export Conditions if Needed
- Upload Conditions
 - Using the Conditions Tab or the Loan Documents Tab

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

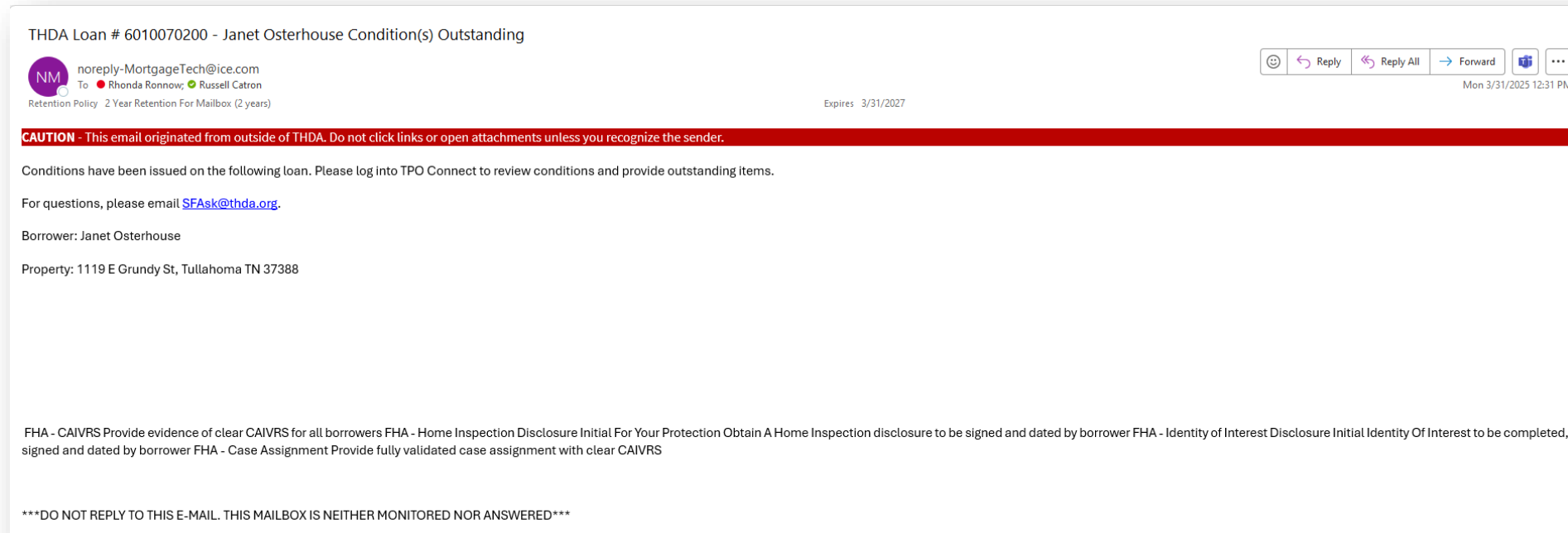
Yvonne Hall

Housing Education & Resource Manager

yhall@thda.org

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.
2. You have the option to export the conditions into an excel spreadsheet if needed. Click on the top right icon.
3. Click the blue arrow on the left of each condition to see what is needed and to upload the necessary documentation. You can also click the folder on the right of the description to upload.
4. 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.

Loan Summary

URLA 2020

Product Pricing & Lock

Loan Documents

Conditions

Purchase Advice

Request Loan Withdrawal

Conditions (5)

Condition Type All Conditions

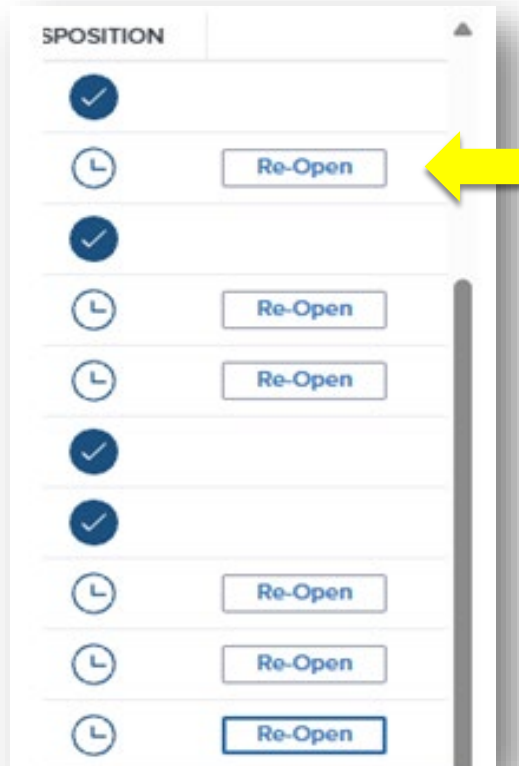
PUBLISHED	STATUS	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION			DISPOSITION	
03/31/2025	Added	Appraisal	Closing	LP / UW / PC	FHA - Appraisal Logging	Provide evidence FHA appraisal logging I...	1		Ready For Review	
03/31/2025	Added	FHA Disclosur...	Approval	Preliminary	FHA - CAIVRS	Provide evidence of clear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

Last Notified: 3/31/2025

Tennessee Housing Development Agency

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 Section.
2. There is a Conditions Folder for you to upload as many documents as needed.
3. THDA will also receive a notification that documents are ready to review. Please allow 24 hours for review.
4. 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.

The screenshot displays a web application interface for loan management. At the top, a navigation bar includes links such as '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/CLTV, loan purpose, type, interest rate, total loan 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 options like 'Loan Summary', 'URLA 2020', 'Product Pricing & Lock', 'Loan Documents' (highlighted with a red background and a yellow arrow), 'Conditions', 'Purchase Advice', and 'Request Loan Withdrawal'. The right pane shows a list of folders: 'All Borrowers', 'ZARCHIVED DOCUMENTS' (highlighted with a yellow arrow), and 'Janet Osterhouse'. Under 'Janet Osterhouse', there are three sub-folders: '*CLOSED LOAN PACKAGE', '*CONDITIONS' (highlighted with a yellow arrow), and '*UNDERWRITING SUBMISSION PACKAGE'. Each folder has a 'Comments' icon, a 'Drag & Drop files here or' prompt, and a 'Browse for files' button. A note 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'. Below this, there are sections for 'Janet Osterhouse' with '*CLOSED LOAN PACKAGE' and '*CONDITIONS'. The '*CONDITIONS' section is expanded, showing two document upload progress bars. The first document, '92900-A.pdf' (298.33 KB), is marked as 'Completed' with a green checkmark. The second document, 'FHA Amendatory C...' (65.56 KB), is marked as 'Uploading' with an orange checkmark. A yellow arrow points to the 'Uploading' status of the second document. At the bottom right of the upload area is a 'Cancel' button.

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

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 [Status] [Icon] [Icon] [Icon]

Last Notified: 3/31/2025

Conditions (13)

Condition Type [Dropdown] All Conditions

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

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!
