

# Tennessee Housing Electronic Loan Management Application THELMA

## **Logging in to THELMA**

Welcome to the THDA online submission portal, THELMA. If you have your login information from the previous version, you will need to select password reset. If you need access to THELMA, please email [Sfask@thda.org](mailto:Sfask@thda.org). You will need to provide your name, email address, company name & location as well as your title and phone number.

Enter your email address and password. Click on **Login**.

The screenshot shows a web browser window with the URL `thelma.thda.org/Account/Login?returnUrl=%2F#`. The page header includes the Tennessee Housing Development Agency logo and the title "THELMA - Login". The main content area features a "Please Log In" section with an email input field (containing a red error message "The Email field is required."), a password input field, a "Log In" button, and a "Forgot your password?" link. Below this is an "Announcements" section with a box titled "Current Rates" listing "Great Choice/Great Choice Plus 3.500%" and "Homeownership for the Brave 3.00%".

Monday, November 4, 2019 2:07 PM Welcome Eric Crabtree 26/24 Logout

Tennessee Housing Development Agency THDA - Thelma OLS

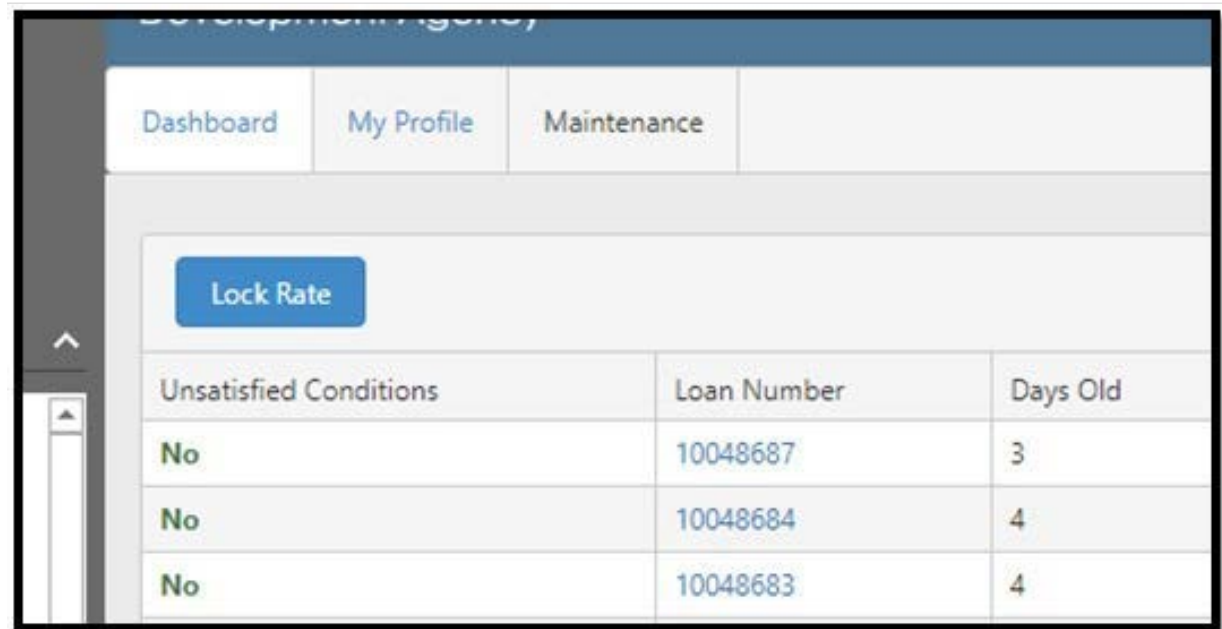
Dashboard My Profile Maintenance

[Lock Rate](#) Search:

Unsettled Conditions	Loan Number	Days Old	Borrower	Program Type	Status	DA Processor	THDA Underwriter	THDA Closer	Created On
No	10048827	3	Jeffery C Larson	Great Choice Plus	PendingEIS/Review	eric crabtree			11/01/2018
No	10048824	4	Anne Rushing	HRA Advantage	Lock Rate				10/31/2018
No	10048821	4	Sissy Sally	HRA Advantage	AssignedToNewUnderwriter	Deak Hopkins	Eric Crabtree		10/31/2018
No	10048878	4	Larry Lockwood	Great Choice Plus	Lock Rate				10/31/2018
No	10048871	4	Deliah Dengler	HOE - Homeownership for the Brave	Unassigned	Deak Hopkins			10/31/2018
No	10048876	5	Heather Anderson	Great Choice Plus	Unassigned	Deak Hopkins			10/30/2018
No	10048875	5	Houston A Burgess	HOE - Homeownership for the Brave	Unassigned	Deak Hopkins			10/30/2018
No	10048874	5	Julie Martin	HOE - Homeownership for the Brave	Lock Rate				10/30/2018
No	10048873	5	eric test	Great Choice Plus	Lock Rate				10/30/2018
No	10048872	5	Samuel Seldner	HOE - Homeownership for the Brave	Unassigned	Deak Hopkins			10/30/2018
No	10048871	5	Scott Allen Lee Burns	Great Choice	AssignedToCloser	Deak Hopkins	Sarah Siler	Shannon Ward	10/30/2018
No	10048870	5	Susan S Repeater	Great Choice	Unassigned	Deak Hopkins			10/30/2018
No	10048869	5	Sally S Borrower	Great Choice	Unassigned	Deak Hopkins			10/30/2018
No	10048868	5	Samantha A Crocker	Great Choice	PendingEIS/Review	Deak Hopkins			10/30/2018
No	10048867	5	Zachary K Williams	Great Choice Plus	FirstToDelForeclosure				10/30/2018

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Once you log into the THELMA system, the first screen you will see is your dashboard. Depending on your user access, you will see the pipeline for files you have locked/submitted or the pipeline for your entire company.



Look closely at the upper left hand corner of your dashboard, click on the **“Lock Rate”** button.

This button begins the process to either **“Accept & Lock Rate”** only or to **“Lock Rate and Submit Loan”** which is to both lock the rate and submit your complete underwriting submission package at the same time.

The screenshot shows a web form titled "Create New". At the top left, there is a blue header with the text "Create New". Below the header, the form contains several fields and options:

- Construction Type \***: Three radio buttons labeled "Existing", "Proposed", and "New".
- Program \***: A dropdown menu with "Select" as the placeholder text.
- Loan Type \***: A dropdown menu with "Select" as the placeholder text.
- Branch \***: A dropdown menu with "Select" as the placeholder text.
- Loan Officer \***: A dropdown menu with "Select" as the placeholder text.
- Export File**: A blue button with a document icon and the text "Upload".
- Below the "Export File" button is a checkbox labeled "Continue without Export File".
- At the bottom left of the form is a blue button with a right-pointing arrow and the text "Continue".

After clicking the “Lock Rate” button, you will see the “**Create New**” screen. Click the appropriate selection and drop downs for “**Construction Type, Program, Loan Type, Branch and Loan Officer**”.

2 Options:

If using a “.fnm” file from your LOS system, click “**Upload**”, select your applicant’s “.fnm” file and upload to prepopulate fields on the next page. If using manual entry, check the box “**Continue without Export File**”

Click “**Continue**”

**Please Note:** A countdown timer on each screen is displayed in the top right corner.

## Rate Lock - Step 2

### Borrower

First Name \*

Middle Initial

Last Name \*

Social Security Number \*

Credit Scores \*

[+ Add CoBorrower](#)

Property Address \*

City \*

State \*

Zip \*

Sales Price \*

Loan Amount \*

Second Loan Amount \*

Estimated Loan To Value (LTV) \*

Loan Type

Contract Date \*

Application Date \*

Qualifying Income \*

[> Save & Continue](#)

Step 2, you will enter the information about the loan.

**Please complete all fields.**

Click **“Save & Continue”**.



Next, you will see your **“Rate Lock-Confirmation”** acknowledgement. At this point you can select either to:

**“Accept and Lock Rate”** (which will only lock the rate)

or you can select

**“Lock Rate and Submit Loan”** (which will take you to the loan submission screen to submit your complete underwriting package).

**Please Note:** Information used to **“Lock Rate”** must match the information used in your “.fnm” file upload or errors will be displayed.

Monday, November 4, 2019 3:07 PM Welcome Eric Crabtree 26/24 Logout

Tennessee Housing Development Agency THDA - Thelma OLS

Dashboard My Profile Maintenance

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No	10048875	5	Houston A Burgess	HOE - Homeownership for the Brave	Unassigned	Deak Hopkins			10/30/2019
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No	10048870	5	Susan S Repeater	Great Choice	Unassigned	Deak Hopkins			10/30/2019
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If you select **“Accept and Lock Rate”** only, you will be directed back to your dashboard. You will receive a **“Rate Lock – Confirmation”** emailed to you detailing terms of the lock confirmation.

**Rate Locked Loan**

Construction Type  Existing  Proposed  New

Program

Loan Type

Branch

Loan Officer

Export File  THELMA3testfile.fnm  
 Continue without Export File

If you select “**Lock Rate and Submit Loan**”, it will take you to the loan submission screen to upload the applicant’s .fnm file.



The screenshot shows a web form titled "Rate Locked Loan". On the left side, there is a vertical list of labels: "Construction Type", "Program", "Loan Type", "Branch", "Loan Officer", and "Export File". To the right of these labels are the corresponding input fields. "Construction Type" has three radio buttons: "Existing" (selected), "Proposed", and "New". "Program" is a dropdown menu showing "Great Choice Plus". "Loan Type" is a dropdown menu showing "FHA". "Branch" is a dropdown menu showing "PINNACLE--MURFREESBORO 2 7003, 4 METROPLEX DR". "Loan Officer" is a dropdown menu showing "heather anderson". "Export File" has a blue "Upload" button with a document icon, followed by the text "THELMA3testfile.fnm". Below the upload section is a checkbox labeled "Continue without Export File". At the bottom left of the form is a blue button with a right-pointing arrow and the text "Continue".

Select the “**Construction Type, Program Type, Loan Type, Branch** (the branch loan was originated in), and **Loan Officer**. If using a “.fnm” file from your LOS system, click “**Upload**”, select your applicant’s “.fnm” file and upload to prepopulate fields on the next pages. If using manual entry, check the box “**Continue without Export File**”

Click “**Continue**”

Loan Terms

Property Info

Borrower Info

Assets and Liabilities

Employment Info

Transaction Details

Income and Expenses

Government Monitoring

Declarations

THDA Info

Revs

Document Upload

Proposed Closing Date: 11/30/2019

Homebuyer Education Agency: Buffalo Valley, Inc.

Location Type: Face-to-Face

Step In:

Census Tract: 123.456

County: Bedford

Targeted Area: No

Flood Zone: No

Flood Insurance: No

Lot Size: 3.00

Square Feet: 5,000.00

Property Type: Single Famil

Credit Score: THELMA LOUISE \* 650

Email for THELMA LOUISE: testemail@

Housing Ratio: 30.00

Debt To Income Ratio: 30.00

Appraised Value: \$100,000.00

Second Mortgage Percent: 5%

Second Mortgage Amount: \$5,000.00

DU Recommendation: Approved / Eligible

ULI:

Number In Household: 2

MI Insurer: Federal Housing Administration

Listing Real Estate Agent: Bill

License Number: 12345

Email Address: billtest@thdatest.org

Seller Real Estate Agent: Bob

License Number: 54321

Email Address: bobtest@thdatest.org

Builder: Bob

Marketing Source: My Lender

< Go Back > Save & Continue

Fill in all fields for the THDA information page. Click **“Save & Continue”** to submit the file or **“Go Back”** to correct any errors.

Dashboard My Profile Maintenance

Loan Terms  
Property Info  
Borrower Info  
Assets and Liabilities  
Employment Info  
Transaction Details  
Income and Expenses  
Government Monitoring  
Declarations  
THDA Info  
Review  
Document Upload

## Review Information

### Loan Terms [↗](#)

**Agency Case Number:** 483-6122560  
**Base Loan Amount:** \$134,135.00  
**Interest Rate:** 3.5000%  
**Loan Term (Months):** 360

### Property Info [↗](#)

**Subject Property Address:** 418 Faulkner Dr  
**City:** Clarksville  
**Zip:** 37042  
**Number of Units:** 1  
**Year Built:** 2005

### Borrower Info [↗](#)

THELMA LOUISE  
**Prefix:** (no value)  
**First Name:** THELMA  
**Middle Name:** L  
**Last Name:** LOUISE  
**Suffix:** (no value)  
**Social Security Number:** 789-78-9789  
**Date of Birth:** 10/16/1961  
**Home Phone:** 615-720-4874  
**Cell Phone:** (no value)  
**Years School:** 12  
**Marital Status:** Unmarried

<https://oathelma.thda.org>

Once file has been submitted, you will be able to review the information you entered for accuracy.

The screenshot shows a web interface for loan submission. On the left is a vertical navigation menu with items: Loan Term, Property Info, Business Info, Assets and Liabilities, Employment Info, Transaction Details, Income and Expenses, Government Mortgages, Disclosures, Title Info, Review, and Document Upload. The main content area has a header with instructions: "TCA recommends you upload your package to be submitted in the stacking order as one index, upload package and approval forms, then press Submit to Underwriting button. If multiple indexes are needed, once the loan is submitted you will return to the dashboard to select the loan and upload the remaining documentation. Please note there is a 25 day upload limit." Below this are two upload sections: "Approval" and "Index File". Each section has a file browser icon, a text input field, a green "Upload" button, and a blue "Next" button. At the bottom of the main area are two buttons: a red "Go Back" button and a blue "Submit to Underwriter" button.

Finally, you will come to the page to upload your loan submission package. Please make sure it is in the proper stacking order and contains the information on the **Great Choice Underwriting Submission Checklist**.

Once submitted you will receive an email for **“Rate Lock/Loan Submission”** confirmation.

# FAQ

**When did this new process go into effect?** November 12<sup>th</sup> 2019

**Who has access to lock loans?** Processors, secondary marketing and managers. MLO's do not have access to lock loans. If you need access, please email [SFAask@thda.org](mailto:SFAask@thda.org)

**When can I lock my rate?** You can lock the rate anytime after you take the application. Loan must be locked when submitting the underwriting package to THDA.

**Will I receive a lock confirmation?** Yes. It will also include the expiration date. All bond loans must close by the expiration date.

**How long is my lock for?** For existing construction lock is good for 90 days, for proposed/new construction lock is good for 180 days.

**When does my commitment expire?** Commitments expire on the lock expiration date.