

THDA LENDER NOTICE: #2025-22

July 29, 2025

SUBJECT: ICE Encompass TPOC Implementation Update

THDA is pleased to announce continued progress with the rollout of ICE Encompass TPO Connect (TPOC). During August, all remaining Originating Agents will be transitioned from THELMA to TPOC, with full activation by August 29, 2025.

As a reminder, all loans that are locked in the current THELMA system, will remain in that system through loan completion. No migration will occur or is required. Similar to THELMA, TPOC is a standalone, web-based portal that fully supports XML file import from the Originating Agent's Loan Origination System.

We deeply appreciate the support and patience of our pilot lenders throughout the initial launch.

Lender Level Administration Rights

THDA will create the initial Point of Contact for the lender. Lender Administrators will manage internal users and schedule required THDA training. THDA will conduct quarterly audits of user access and permissions.

Barcode-Enhanced THDA Documents

To improve document recognition in TPOC, the following forms will include barcodes:

- Application Declaration (Veteran Exemption Application Declaration)
- Seller Declaration
- Recapture Notice
- Conventional Condo Project Approval Form
- THDA Rider
- Enforceable Obligation Letter

ICE PPE (formerly known as EPPS)

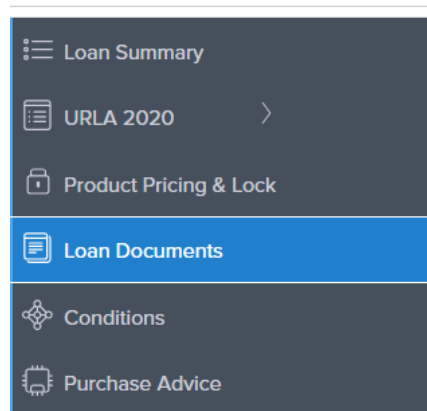
All loan products will be available in ICE's Product and Pricing Engine. Access to PPE will be available through TPO Connect at the time of rate lock. If you would like to subscribe to THDA's Daily Rates, Daily Pricing Subscriptions are available via ICE Technology. For assistance with rate locks, please continue utilizing lockdesk@thda.org. THDA's rates are also published in Optimal Blue.

HFA Advantage

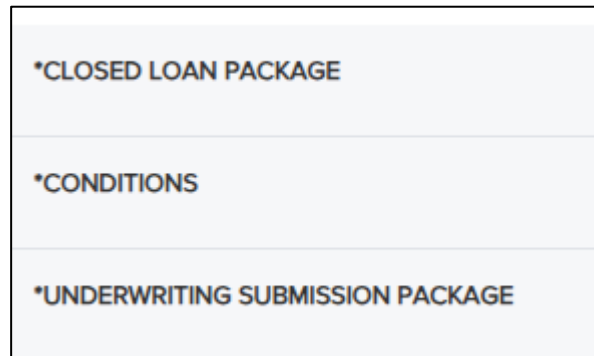
Please continue utilizing THELMA for FHLMC HFA Advantage through August 29th. FHLMC HFA Advantage will launch in TPOC on September 2nd.

Submission Packages, Document Automation & Containers

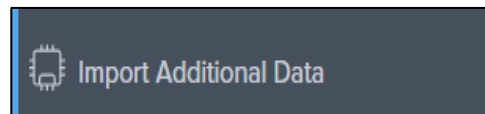
Simply drag-and-drop uploads—no stacking order needed. ICE's Automation Tool places documents appropriately in the correct container.



The **Underwriting Submission Package** container is for the initial submission; the **Closed Loan Package** is for the closing package, and the **Conditions** container is for any condition issued on a file regardless of the loan status. In the event there is a need to retrieve previously uploaded documents, the Z-Archive container within Encompass TPO Connect is available.



When submitting the file to THDA, please ensure the most current XML file is being utilized which includes the most current loan information from your LOS. Import the updated XML file by selecting **"Import Additional Data"**.



When retrieving documentation from THDA, please access the **THDA Commitment Package** container or the Purchase Advice container.

Loan Access

Once a loan has been submitted through TPOC, please exit the file promptly. THDA staff cannot make edits to the loan while it is actively accessed by an OA. We ask that this be kept in mind throughout the life of the loan to ensure smooth collaboration and processing. Automated notifications will be sent to OAs as the loan progresses through key milestones in the approval and purchase process.

If you have any general questions, please email SFAask@thda.org, for rate lock questions, please email lockdesk@thda.org.