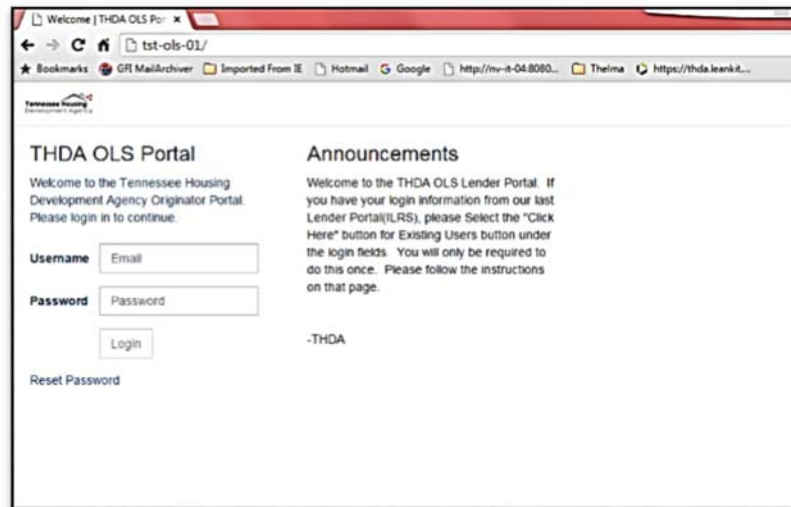


Tennessee Housing Electronic Loan Management Application (THELMA)

Logging in to THELMA

Welcome to the THDA OLS Lender Portal! If you have your login information from THDA's previous Lender Portal (ILRS), please select the "**Click Here**" button for **Existing Users**" under the login fields and follow the instructions. You will only be required to do this once. Once you've created your new login using your email address, you are good to go!

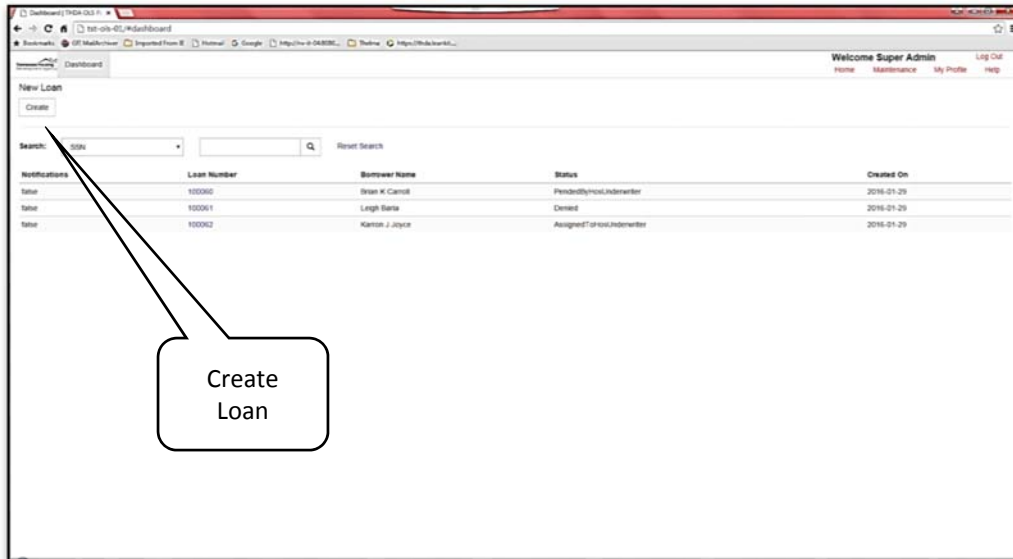
A screenshot of a web browser displaying the THDA OLS Lender Portal login page. The browser's address bar shows the URL 'tst-ols-01/'. The page has a white background with a red header bar. On the left side, under the heading 'THDA OLS Portal', there is a welcome message and a login form with fields for 'Username' (containing 'Email') and 'Password', a 'Login' button, and a 'Reset Password' link. On the right side, under the heading 'Announcements', there is a welcome message and a signature '-THDA'.

Enter your email address and password. Click on **Login**. Please note that you will be required to change your password at this point, which must be complex and unique and will be required at least once every 90 days.

My Profile

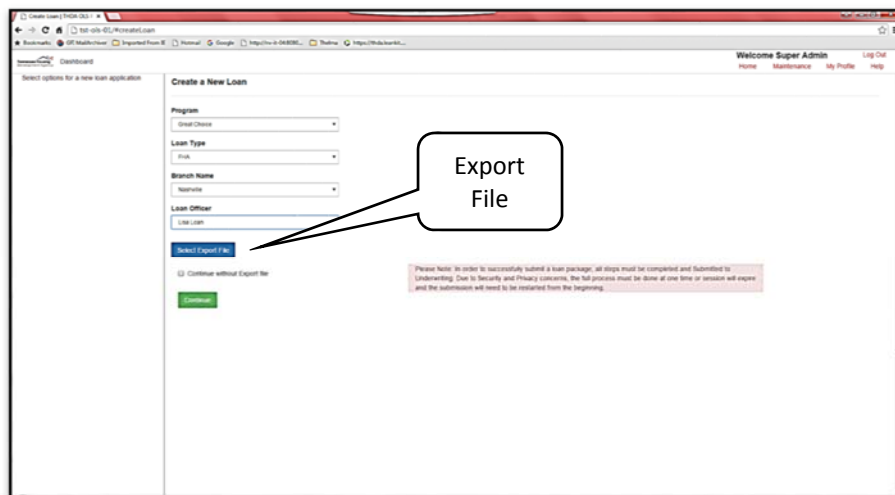
You can further update your current profile information by choosing the My Profile link at the top right of your screen. Here you can update your contact information if needed as well as change your password. Please note your email address cannot be changed. If you need to have this changed, please have your Manager reach out to THDA with these details.

Entering a New Loan



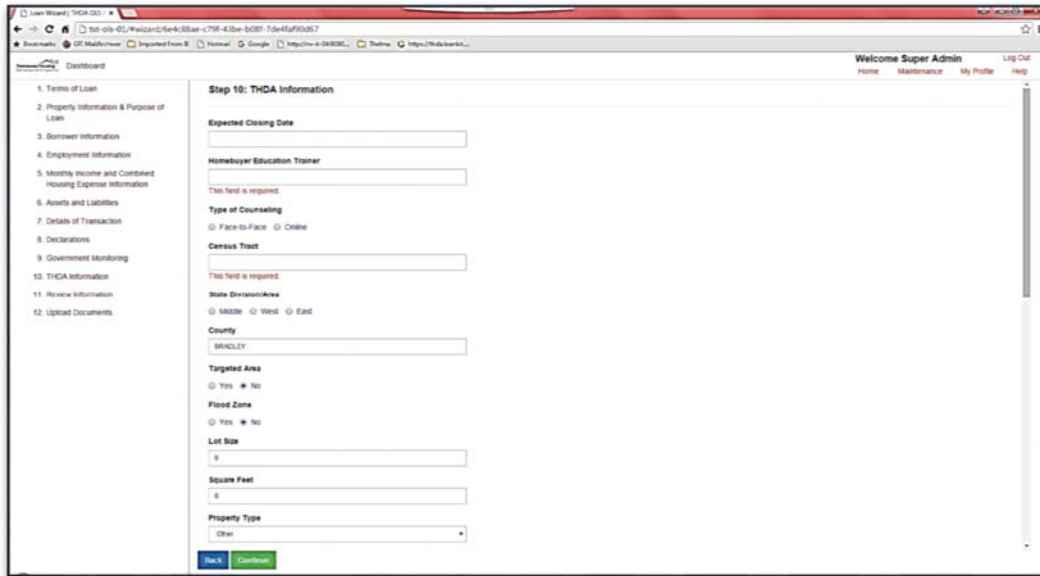
Above is the first screen you will see once you've successfully logged in. To enter a new loan, simply click on the **Create** button under New Loan.

Using the drop-down options, enter the **Program, Loan Type, Branch Name, and Loan Officer's name. Select Export File** and navigate to the DU file that you wish to upload for this loan application. Click on 'Open' and the name of the file will appear next to the Export File button. **Click Continue.**



NOTE: Please Note that in order to successfully submit a loan package, all steps must be completed and Submitted to Underwriting. Due to Security and Privacy concerns, the full process must be done at one time or the session will expire and the submission will need to be restarted from the beginning. Sessions expire after 15 minutes of no activity.

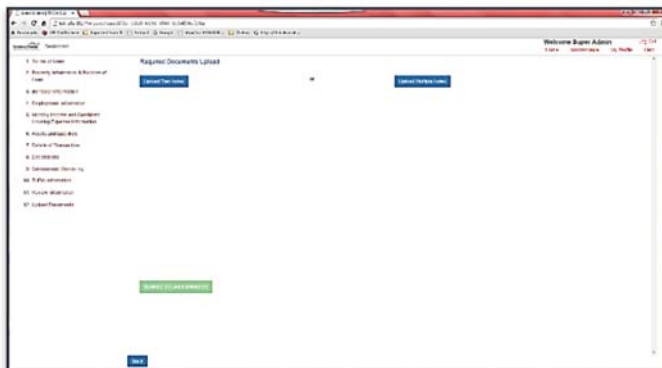
The next screen to appear will be Step 10 of the application. **All fields are required.**



Please note the links on the left side. You can click on any of those links to review specific information. These screens have been pre-populated by information contained in the file which was uploaded in the last step. Information in Steps 1-9 are not editable, and cannot be changed.

Once you've completed Step 10, click on **Step 11 - Review all loan information**, or continue to **Step 12 - Upload Documents**.

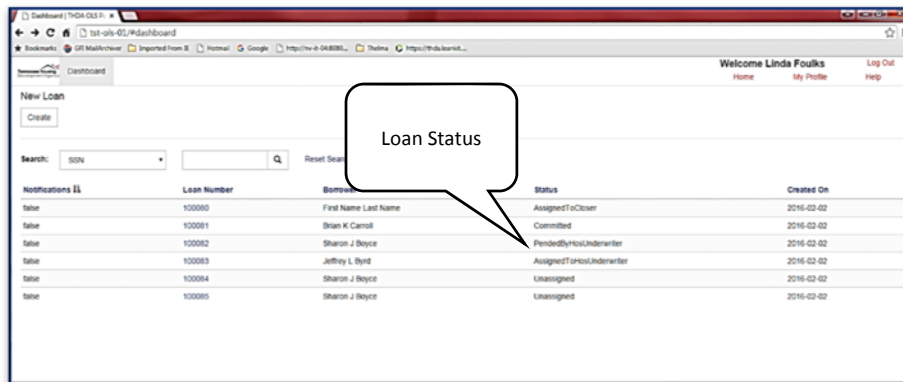
On the Upload Documents page, you have two options – Upload Two Indexes (Appraisal File and Index File), or Upload Multiple Indexes, one at a time.



Once you have successfully uploaded your attachments, click on Submit to Underwriter, and return to your dashboard. The loan you just submitted will be listed as **Unassigned**.

Checking Loan Status

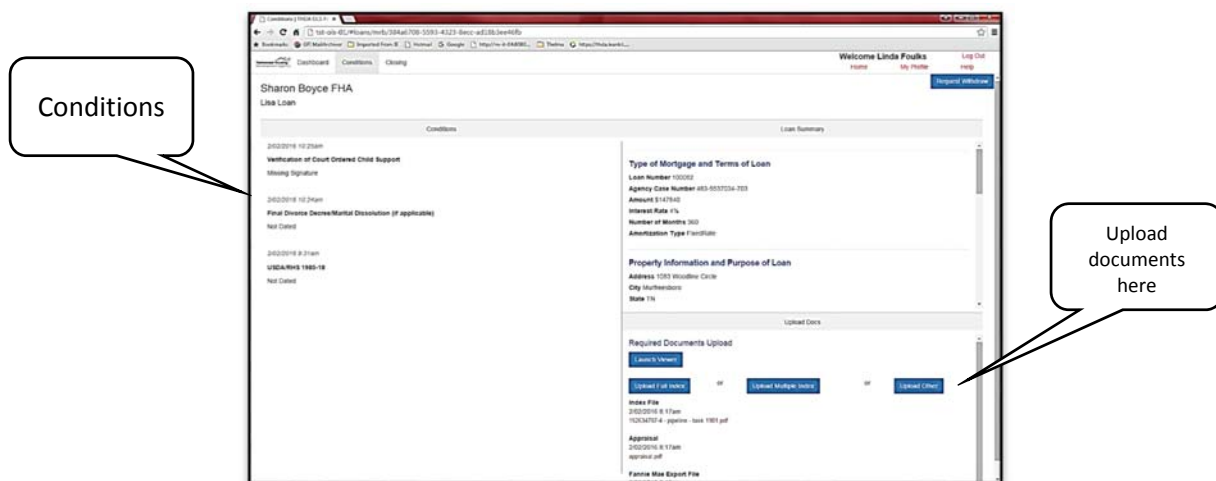
At any time during the loan application process, you can check the status of your loan. This will give you the opportunity to check status, real time, as the loan moves through the underwriting and closing processes.



Clearing Conditions

If THDA staff issues Conditions, the loan status on your dashboard will reflect the status of **Pended by Underwriter**.

In order to clear Conditions that have been issued by the Underwriter, open the **Conditions page** by clicking on the Loan Number. **Pending Conditions** are listed and described in the left column. Corrected documents can be uploaded by using the **Upload Other** button. The underwriter will review, and if accepted, the Condition will be satisfied and cleared. This screen also displays the Loan Summary Information.

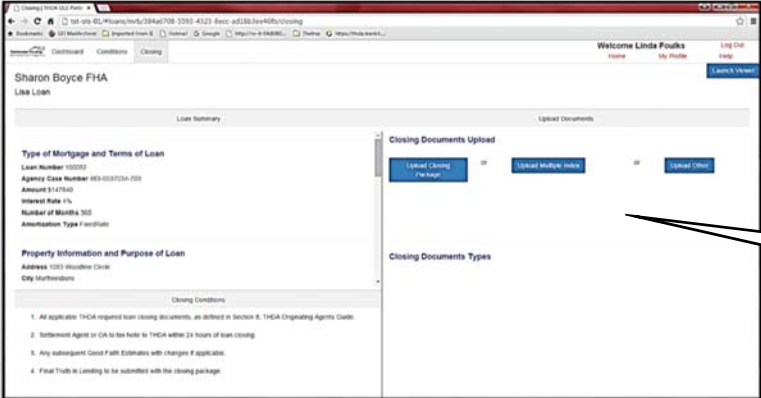


When all Conditions have been satisfied, the Underwriter will **Commit** the loan, and the status for this loan will update on your dashboard.

NOTE the **Request Withdraw** button in the top right corner. This option can be used at any time during the underwriting process if for any reason you choose not to continue with this application.

Closing

Once the loan has been committed, the loan will be assigned to a THDA Closer to process the remaining documents. OA Closers can view any closing conditions and Upload the Closing Package and other documents in the Closing screen. This screen also displays a loan summary.

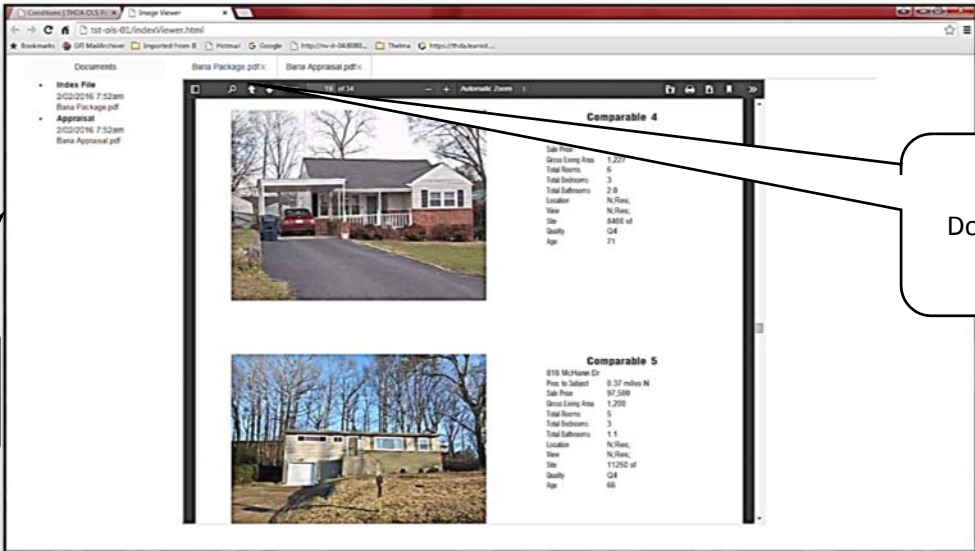


Closing Conditions

Upload document options

View Documents

At any time during the loan application process, you have the opportunity to view / review the documents that have been uploaded. On the Loan **Conditions** screen, the **Launch Viewer** can be found in the **Upload Docs** section, and on the **Closing** screen, it is located in the top right corner. Simply click on the document, and it will open in the view. Multiple documents can be viewed – each with its own tab.



List of uploaded documents

Document Tabs

Comparable 4	
Sale Price	1,227
Gross Living Area	6
Total Rooms	3
Total Bathrooms	2.0
Location	N/None
View	N/None
Slope	8400' of
Quality	Q4
Age	71

Comparable 5	
010 164 Home Co	
Price to Subject	0.37 million N
Sale Price	97,500
Gross Living Area	1,200
Total Rooms	5
Total Bathrooms	3
Total Bedrooms	1.5
Location	N/None
View	N/None
Slope	11250' of
Quality	Q4
Age	66