



SUBORDINATION AGREEMENT REQUEST

Complete and submit the form to the attention of Monica Johnson at monica.johnson@houstontx.gov. Please be aware, failure to submit all required materials may delay or prevent the processing of your request. All requests are processed in the order in which they are received. If you need assistance, please call a representative in the Single Family Loan Servicing section at **713-868-8300** between the hours of **9 A.M. and 4 P.M.** or visit us at <http://www.houstontx.gov/housing/complianceandmonitoring.html>.

Requestor Information

Date of Request: _____
 Name (Last, First): _____ Firm: _____
 Email address: _____ Phone: _____ Fax: _____

Homeowner's Information and Property Information

Last/First Name: _____
 Phone: _____ Date subsidy was received (Year): _____
 Property Address: _____

Mortgage Information

HCDD DOES NOT SUBORDINATE TO ANY CASH-OUT LOANS.

Name of New Mortgage Company: _____
 Name of Trustee Authorized to Represent Institution (*can only be a President or Vice President*): _____
 Old Loan Amount, Monthly Payment & Interest Rate & Terms: _____
 New Loan Amount, Monthly Payment & Interest Rate & Terms: _____
 Is a Trustee Authorization Letter attached (see attached sample letter)? Yes No

Method Of Delivery

Fully executed original Subordination Agreements can be sent via the following (check a box):

Overnight delivery (attach an **air bill** label) Pick up in person Courier pick up

Reason for the Request

Check one or more of the following:

Refinance (no cash out) Home Equity Other _____

Attach the indicated supporting documents:

(The request will **not** be processed until **all** items are received.)

Settlement Statement (HUD-1) which must include **all** estimated closing costs and estimated lender fees.

Homeowner's authorization must be in writing and must authorize:

- disclosure of subordination agreement to the requestor and release
- disclosure of HUD-1 and refinance loan documents

For proof of residency, submit the following items:

- copy of homeowner(s) driver's license(s)
- last month's water **and** light bill

Loan modification agreement and any other supporting documents (i.e. Good Faith Estimate, Truth-in-Lending, etc.)

SFLS USE ONLY

Staff member's initials: _____ Date submitted for signature: _____
 Date request was received: _____ Due date to the requestor: _____

Type of assistance received from City/HCDD (check one):

Home Repair Home Replacement Home buyer down payment assistance

Attached is/are the following item(s):

Note Recorded Deed of Trust/lien Terms and Conditions

Comment(s): _____

(Has to be on company letterhead)

EXAMPLE OF A TRUSTEE LETTER

Date

Name

Full Address

City, State, Zip Code

RE: Homeowner Name(s), Address, Houston, Texas Zip Code

To Whom It May Concern;

I am writing this letter to inform you that I, **(Trustee's name)**, am authorized to sign and approve this request for a subordination of the City of Houston's lien for **(your Institution)**, in regards to the above referenced client. It is my statement and understanding the City of Houston does not and will not subordinate for home equity loans.

If you have any questions, please contact me at **{fill in with name and phone number of person to contact if there are questions}**.

Sincerely,

{Trustee's Signature}

Trustee's Name (printed)

Trustee's Title (printed)

Company's Name

(The person who is to be Trustee MUST be the President or a Vice President of your company, not a branch manager or any other title.)