



**NEIGHBORHOOD & HOUSING SERVICES**

HIP 120

HIP 80

Homeownership Incentive Program (HIP)

**LENDERS' COVER SHEET**

-submit once per submission package with forms

Mortgage/Lender Name:	
Loan Officer:	
Phone/Email:	
Processor:	
Phone/Email:	
TITLE Escrow officer:	
Phone/email:	
Subject Property address:	
Number of bedrooms/baths:	

List all Household members (all adults and children)

	Full Name of Household member	AGE	GENDER	RELATIONSHIP
1				SELF
2				
3				
4				
5				
6				
7				
8				

Email address of Borrower \_\_\_\_\_

### **Submission Package #1 - needed to determine eligibility and issue Pre-Qual Letter**

- Copy of TX photo ID and SS Card: all adult HH members; birth certificates for minors
- Proof of income: 2 current consecutive months of paystubs for anyone 18 and older with W-2 income
  - Benefit letters (current year) ALL household members (e.g., Soc Sec, SSI, Retirement)
  - 3 months consecutive Bank Statements for ALL adult HH members
- Most recent month of Savings account statement
- Zero Income Affidavit (for adult HH members with zero income)
- Verification of Employment
- Home Buyers' Education Certificate (HUD-approved courses only) - can be provided by borrower
- Lenders' Cover sheet - first page filled out; first package items checked off

### **Submission Package #2 - do not send before getting Pre-Qual Letter**

- Signed Loan Estimate
- Itemized Fees worksheet
- Copy of Purchase Contract
- Lead Base paint Addendum (any home older than 1979)
- Signed Loan Application (completed)•Occupancy Standards
- TREC Inspection - Buyers Home Inspection
- Lenders' Coversheet - Updated with first page filled out; 1st submission package items checked off and 2nd submission package items checked off

### **Submission Package # 3 - we will send out the commitment letter after receiving all items**

- Wire Instructions
- Flood Certification
- Homeowners Ins. Mtg. Clause: City of San Antonio | Loan Servicing: 100 W. Houston Street, City Tower · San Antonio, TX 78205
- Title Commitment – must reflect City of San Antonio as Proposed 2nd Lien holder – no endorsements
- Appraisal Report/Final Appraisal Report – (final required if “subject to”)
- Closing Disclosure Draft or Final balanced
- UPCS Final (satisfactory re-inspection) if applicable
- Completed Lenders' Cover Sheet and Checklist - 1st page filled out, 1st, 2nd, and 3rd submission package items all checked off.