



# SUBORDINATION AGREEMENT REQUEST

Complete and submit the form to the attention of Monica Johnson at [monica.johnson@houstontx.gov](mailto: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.)**