**TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS**

**TEXAS BOOTSTRAP LOAN PROGRAM**

**NEW RESERVATION CHECKLIST**

|  |  |
| --- | --- |
| **LOAN DOCUMENTS** | |
| **Loan Submission Form** |  |
| **Uniform Residential Loan Application & Demographic Info Addendum (completed and dated within past 90 days)** |  |
| **Social Security Card and Driver’s License (or other government-issued identification)** |  |
| **Applicant Identification Document for each borrower** |  |
| **Bank Statements (all pages of two most recent statements for each account)** |  |
| **Executed Verification of Employment Form or most recent paystubs for the last 30 days (must include YTD)** |  |
| **Extra Income Source Verification Documents (SSI Award Letter, 12-month child support payment records from Attorney General, etc.)** |  |
| **Completed Taxes (1040s) and W2s for the most recent 2 years (or Tax Affidavit)** |  |
| **Owner-Builder Applicant Certification** |  |
| **Executed Information Disclosure Authorization Form** |  |
| **Executed Acknowledgement of Receipt of Privacy Notice** |  |

PLEASE UPLOAD AS

A SINGLE PDF DOCUMENT

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# LOAN SUBMISSION FORM



|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Administrator Name: | |  | | | Contract Number: | | |  | | |
| Borrower Name: | |  | | | Is borrower a Veteran? | | |  | | |
| Co-Borrower Name: | |  | | | Is Co-borrower a Veteran? | | |  | | |
| Property Address: |  | | City: |  | | State: | TX | | Zip: |  |
| Legal Description: | |  | | | | | | | | |
| Mailing Address: |  | | City: |  | | State: | TX | | Zip: |  |

Purpose of Loan:  Purchase Money  Residential Construction  Interim Construction  Rehabilitation

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Set-Aside: | Two-Third  One-Third (Statewide) | | | | | | Census Tract: | |  | |
| Who will be servicing the loan: | | | |  | | Flood Zone | | Yes  No | | |
| Tax Escrow per month: | | | | $ | Insurance Escrow per month: | | | | | $ |
| LIENHOLDER INFORMATION | | | | | | | | | | |
| 1st Lien Holder | | | | | 2nd Lien Holder | | | | | |
| Name of Lien Holder: | |  | | | Name of Lien Holder: | | | | |  |
| Loan Amount: | |  | | | Loan Amount: | | | | |  |
| Funding Source: | |  | | | Funding Source: | | | | |  |
| Interest Rate: | |  | | | Interest Rate: | | | | |  |
| Loan Term: | |  | | | Loan Term: | | | | |  |
| Monthly Payment Amount: | |  | | | Monthly Payment Amount: | | | | |  |
| Lien Required: | | Yes  No | | | Lien Required: | | | | | Yes  No |
| Repayable  Forgivable  Grant | | | | | Repayable  Forgivable  Grant | | | | | |
| 3rd Lien Holder | | | | | 4th Lien Holder | | | | | |
| Name of Lien Holder: | | |  | | Name of Lien Holder: | | | | |  |
| Loan Amount: | | |  | | Loan Amount: | | | | |  |
| Funding Source: | | |  | | Funding Source: | | | | |  |
| Interest Rate: | | |  | | Interest Rate: | | | | |  |
| Loan Term: | | |  | | Loan Term: | | | | |  |
| Monthly Payment Amount: | | |  | | Monthly Payment Amount: | | | | |  |
| Lien Required: | | | Yes  No | | Lien Required: | | | | | Yes  No |
| Repayable  Forgivable  Grant | | | | | Repayable  Forgivable  Grant | | | | | |

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# LOAN SUBMISSION FORM



|  |  |  |  |
| --- | --- | --- | --- |
| ADMINISTRATOR INFORMATION | | | |
| Administrator: |  | | |
| Administrator Address: |  | Phone: |  |
| City, State, & Zip |  | | |
| Administrator Contact: |  | Phone: |  |
| Administrator Email: |  | | |
| TITLE COMPANY INFORMATION | | | |
| Title Company Name: |  | | |
| Title Company Address: |  | Phone: |  |
| City, State, & Zip |  | | |
| Title Company Contact: |  | Phone: |  |
| Title Company Email: |  | | |
| Schedule of Fees and Charges List any fees that should appear on the Bootstrap Loan Closing Disclosure, including those that will be charged to the Borrower(s). Do not include charges to be disclosed by other lenders or to be billed as soft costs. | | | |

|  |  |
| --- | --- |
| **TDHCA Bootstrap Loan Document Prep Fee:** | **$ 450.00** |
| **Monthly Homeowner’s Insurance Premium:** | **$** |
| **Monthly Flood Insurance Premium:** | **$** |
| **Monthly Property Taxes:** | **$** |
| **Appraisal Fee:** | **$** |
| **Credit Report Fee:** | **$** |
| **Flood Determination Fee:** | **$** |
| **Flood Monitoring Fee:** | **$** |
| **Survey Fee:** | **$** |
| **Title – Insurance Binder:** | **$** |
| **Title – Lender’s Title Policy:** | **$** |
| **Title – Other Title Services:** | **$** |
| **Title – Settlement Agent Fee:** | **$** |
| **Title – Title Search:** | **$** |
| **Recording Fees and Other Taxes:** | **$** |
| **Other:** | **$** |

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# Applicant Identification Document

The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the

USA Patriot Act. A complete copy of this information must be retained with the loan file.

|  |  |
| --- | --- |
| Name of Applicant: |  |
| Present Address: |  |
| Mailing Address: |  |
| Date of Birth: |  |

Primary Identification Document

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name of Applicant: | | |  | | |
| Document Type : | | |  | | |
| Document Number: | | |  | | |
| Issued by: | | |  | | |
| Issued Date: |  | | Expiration Date: |  |

Secondary Identification Document

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name of Applicant: | | |  | | |
| Document Type : | | |  | | |
| Document Number: | | |  | | |
| Issued by: | | |  | | |
| Issued Date: |  | | Expiration Date: |  |

Discrepancies and Resolution:

|  |
| --- |
|  |
|  |

The above information has been verified to be true and correct based on the information provided

by the applicant.

|  |  |  |
| --- | --- | --- |
|  |  |  |

Name of person verifying information Signature of person verifying information

|  |  |
| --- | --- |
| Date: |  |



**TEXAS BOOTSTRAP LOAN PROGRAM**

**Owner-Builder Applicant Certification**

|  |  |
| --- | --- |
| Administrator: |  |
| Owner-Builder Applicant Name: |  |
| Owner-Builder Co-Applicant Name: |  |
| Property Address: |  |
| City, State, & Zip Code: |  |

THE STATE OF TEXAS

|  |  |
| --- | --- |
| COUNTY OF |  |

The undersigned applicant(s) (whether one or more) is applying for a loan in the amount of

|  |  |
| --- | --- |
| $ | (“Mortgage Loan”) under the TEXAS DEPARTMENT OF HOUSING |

COMMUNITY AFFAIRS’ (the “Department”) Texas Bootstrap Loan Program (the “Program”), as the buyer(s) or owner(s) of the property listed above located in the State of Texas (the “Residence”), promises, under penalty of perjury, that each of the following statements is true, correct, and complete.

Any statement found to be false or a misstatement may result in the disqualification of the Program.

Wherever appropriate, a singular term shall be construed to mean the plural where necessary, and a plural term the singular.

1. Income

|  |  |
| --- | --- |
| 1. My anticipated gross annual household income is | $ |

b. I agree to furnish copies of the deferral income tax returns that were signed and filed with the Internal Revenue Service for the two most recent years, for all applicants at the Residence.

|  |  |
| --- | --- |
| 1. Location of Residence The Residence, |  |

is located in the State of Texas.

1. Acquisition Cost
   1. The “Cost” of the Residence can include:
      1. Payment by me or by someone else, whether in case or in other value for the Residence and the land;
      2. The value of any services performed by me my family members, or someone paid for me in rehabilitation or completing the Residence; or
      3. Any amount paid to convert a contract for deed to a warranty deed with vendor’s lien.



**TEXAS BOOTSTRAP LOAN PROGRAM**

**Owner-Builder Applicant Certification**

* 1. The “Cost” of the Residence cannot include:
     1. Settlement and financing costs paid by me (such as title and transfer fees, title insurance, survey fees, credit reference fees, legal fees, points paid by me, credit report fees, FHA insurance premiums, hazard or flood insurance premiums, abstract fees, tax service fees, recording or registration fees, escrow fees, file preparation fees and other similar costs);
     2. Amounts that I paid or that someone paid for me to the seller or for the seller of the residence for property that is not a “fixture” (permanently attached to the land or to the Residence).

|  |  |
| --- | --- |
| c. Considering the above, my costs for the Residence are: | $ |

4. Principal Residence

1. “Principal Residence” means, the primary single family housing unit that me and my household will live and not maintain a business.
2. I understand that I must live at the Property within 30 days after the Residence is completed.
3. I understand that I cannot rent my Residence to someone else, dedicate the entire Residence to operating a business, or use it as a vacation home, or vacation rental home.
4. I agree to notify the Lender immediately if the Residence stops being my Principal Residence.
5. If the proceeds of the Mortgage will be used to replace a construction loan or a contract for deed, describe the loan in the space below. Be specific about the lender, the purpose and the term of the loan.

|  |
| --- |
|  |

1. Verification I understand that the Administrator listed above, the Department or their authorized representative will check to make sure that my statements in this certification are true and complete. I agree to allow the Administrator, the Department, and their authorized agents access to any information reasonably related to the statements herein.
2. Assumption, Modifications, or Refinances The Department must approve any assumptions, refinances, which consent will not be unreasonably withheld.
3. Attachments Any documents attached hereto are incorporated herein for all relevant purposes.



**TEXAS BOOTSTRAP LOAN PROGRAM**

**Owner-Builder Applicant Certification**

1. Residents The names, relationships, ages, and social security numbers of all people intending to reside in the Residence are as follows:

|  |  |  |
| --- | --- | --- |
| Name | Relationship to Applicant | Age |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

1. Employer/Income The name and address of the employer(s) of each of the above persons and his/her monthly gross income is as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| Name | | Employer Name | Monthly Gross Income |
|  | |  |  |
|  | |  |  |
|  | |  |  |
|  | |  |  |
| Total Monthly Gross Income | |  |
| Times (X) 12 | |  |
| Anticipated Annual Household Income | |  |

1. The Anticipated Gross Annual Household Income for all of the above persons (the total

|  |  |
| --- | --- |
| monthly gross income above multiplied by 12) is | $ |

1. These statements are made under penalty of perjury. I understand that any fraudulent statement may result in a civil penalty. I also understand that perjury is a felony and that a person who is convicted of perjury can be punished with a fine, imprisonment, or both.

|  |  |  |
| --- | --- | --- |
|  |  |  |

Applicant Signature Date Signed

|  |  |  |
| --- | --- | --- |
|  |  |  |

Co-Applicant Signature Date Signed

*Reasonable accommodations will be made for persons with disabilities and language assistance will be made available for persons with limited English proficiency.*

|  |  |  |
| --- | --- | --- |
| **SimpleSeal BLACK med res.jpg** | **Texas Department of Housing and Community Affairs**  Street Address: 221 East 11th Street, Austin, TX 78701 Mailing Address: PO Box 13941, Austin, TX 78711  Main Number: 512-475-3800 Toll Free: 1-800-525-0657 Email: info@tdhca.state.tx.us Web: [www.tdhca.state.tx.us](http://www.tdhca.state.tx.us) | Eq Hsng logo transparant |



**TEXAS BOOTSTRAP LOAN PROGRAM**

**PRIVACY NOTICE**

WHAT DOES THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS (TDHCA) DO WITH YOUR PERSONAL INFORMATION?

**FACTS**

WHY

Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

* Social Security number and income
* Account balances and assets
* Credit history and employment information

When you are no longer our customer, we continue to share your information as described in this notice

WHAT

HOW

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons the TDHCA chooses to share; and whether you can limit this sharing.

|  |  |  |  |
| --- | --- | --- | --- |
| **Reasons we can share your personal information** | | **Does TDHCA**  **share?** | **Can you limit this sharing?** |
| **For our everyday business purposes -**  **Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus** | | **Yes** | **No** |
| **For our marketing purposes -**  **To offer our products and services to you** | | **No** | **We Don't Share** |
| **For joint marketing with other financial companies** | | **No** | **We Don't Share** |
| **For our affiliates everyday business purposes - Information about your transactions and experiences** | | **No** | **We Don't Share** |
| **For our affiliates everyday business purposes - Information about your creditworthiness** | | **No** | **We Don't Share** |
| **For nonaffiliates to market to you** | | **No** | **We Don't Share** |
| **QUESTIONS?** | **Call toll-free 1-800-298-4013 or go to** [**www.tdhca.state.tx.us**](http://www.tdhca.state.tx.us/) | | |

 **TEXAS BOOTSTRAP LOAN PROGRAM**

**PRIVACY NOTICE**

|  |  |
| --- | --- |
| What we do | |
| How Does TDHCA protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does TDHCA collect my personal information? | We collect your personal information, for example when you:   * Apply for a loan * Give us your income information * Provide employment information * Provide account information * Give us your contact information   We also collect your personal information from others such as credit bureaus or other companies. |
| Why can’t I  limit all sharing? | Federal Law gives you the right to limit only   * Sharing for affiliates’ everyday business purposes – information about your creditworthiness * Affiliates from using your information to market to you * Sharing for nonaffiliates to market to you   State Laws and individual companies may give you additional rights to limit sharing. |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.   * TDHCA has no affiliates |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.   * Nonaffiliates we share with can include banks, title insurance companies, law firms, governmental bodies, community action agencies and non- profits. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.   * TDHCA does not jointly market |



**TEXAS BOOTSTRAP LOAN PROGRAM**

**PRIVACY NOTICE**

**ACKNOWLEDGEMENT OF RECEIPT OF PRIVACY NOTICE FROM THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS**

**I hereby acknowledge receipt of a printed copy of the Privacy Notice issued by the Texas Department of Housing and Community affairs in connection with my application for a residential home loan.**

|  |  |  |
| --- | --- | --- |
|  |  |  |

Applicant Signature Date Signed

|  |  |  |
| --- | --- | --- |
|  |  |  |

Co-Applicant Signature Date Signed



**TEXAS BOOTSTRAP LOAN PROGRAM**

 **INFORMATION DISCLOSURE AUTHORIZATION FORM**

To whom it may concern:

I/We hereby authorize you to release to the TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS (“TDHCA”) (or to its authorized agents or assigned lenders) information to verify my/our past and present employment, earning records, bank accounts, stock holdings, and any other asset balances that are needed to process my/our loan application(s). I/We further authorize TDHCA (or to its authorized agents or assigned lenders or Technical Assistance Providers) to retrieve a credit report for the purpose of verification of credit information, including past and present mortgage and landlord references.

The information that TDHCA obtains through use of this authorization is to be used only for the purposes necessary to process my/our mortgage or loan application(s).

A photographic or carbon copy of this authorization (being a valid copy of the signature(s) of the undersigned) may be deemed the equivalent of the original and may be used as a duplicate original.

|  |  |  |
| --- | --- | --- |
|  |  |  |

Applicant Printed Name Co-Applicant Printed Name

|  |  |  |
| --- | --- | --- |
|  |  |  |

Applicant Signature Co-Applicant Signature

|  |  |  |
| --- | --- | --- |
|  |  |  |

Date of Signature Date of Signature

|  |  |
| --- | --- |
| Applicant’s Social Security Number |  |
| Co-Applicant’s Social Security Number: |  |

You may contact me at my place of employment.

|  |  |
| --- | --- |
| The telephone number is: |  |

You may not contact me at my place of employment.

*Reasonable accommodations will be made for persons with disabilities and language assistance will be made available for persons with limited English proficiency.*

|  |  |  |
| --- | --- | --- |
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