



# CITY OF SAN ANTONIO NEIGHBORHOOD & HOUSING SERVICES DEPARTMENT

## Homeownership Incentive Program (HIP) Lender's Packet Checklist

This checklist is provided to help guide lenders through the documents that HIP staff will need in order to process a loan file requesting HIP funds. There are basic documents that will be necessary for all files you submit to HIP. HIP will contact you after receipt of your file to advise you if any additional documentation is needed. Visit [www.sanantonio.gov/NHSD](http://www.sanantonio.gov/NHSD) for more information.

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Coordinate with your real estate agent to send these as soon as they are available. HIP will use these documents to open a new file and conduct the HIP Property Review even though your lender file may not yet be complete.

1. **Copy of purchase contract receipted by the Title Company; including all addenda.**
2. **Copy of the TREC Property Report for the subject property**

Afterward, once you have the following documents ready forward them to HIP:

1. **HIP Lender's Cover Sheet**
2. **Loan Estimate & Itemized Fees Worksheet**
3. **Title Commitment** (add COSA as Proposed Insured)
4. **Signed Loan Application**
5. **Copy of buyer's Homebuyer Education Certificate**
6. **Verification of Employment** (Zero Income Form for adults with no income)
7. **Two Months Most Recent Pay Stubs** (or other proof of income as applicable)
8. **Six (6) Most Recent Checking Account Statements**
9. **One (1) most recent Savings Account Statement**
10. **Photo IDs and Social Security Cards for Household members over age 18**
11. **Insurance Declaration** (add COSA as 2nd Mortgagee see below)
12. **Flood Certificate**
13. **Appraisal**

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These forms are internal to HIP and can be provided to you:

- Certification of Zero Income (a form for adults in the household with zero income)
- Lender's Cover Sheet
- Mortgagee Clause: City of San Antonio, Loan Servicing, 1400 S. Flores, San Antonio, TX 78204

**Please do not send any extra documents that are not listed on this checklist.  
HIP staff will contact you if more documentation is necessary.**



CITY OF SAN ANTONIO  
**NEIGHBORHOOD & HOUSING  
SERVICES DEPARTMENT**

**Homeownership Incentive Program (HIP)  
Lender's Cover Sheet**

*Submit this completed form with your loan package*

<b>Loan Officer</b>	
<b>Phone</b>	
<b>Email</b>	
<b>Processor</b>	
<b>Phone</b>	
<b>Email</b>	

<b>Subject Property Address:</b>	
<b>Number of Bedrooms:</b>	
<b>Name, Age &amp; Gender of All Adult and Children Household Members</b>	
<i>Ex:</i>	<i>Pat Stanley / 53 / Male</i>
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

**Please Forward Documents to:**  
City of San Antonio  
Homeownership Incentive Program (HIP)  
1400 S. Flores  
San Antonio, TX 78204