

TEXAS EEP PROCEDURE:

May 8th, 2026

Our closing process for Texas files has changed, effective **04/06/26**.

Please Read Carefully

Step 1: (Responsible Party: Lender and Title/Escrow Closing Agent)

At the time of closing the loan, the lender will send the following documents to be signed by the "Homebuyer":

1. Homebuyer Cost Disclosure (Final)
 - New HCD will disclose Full FHA loan terms and comparison between FHA loan and EEP Program Terms
2. Property Purchase and Short-Term Agreement
3. Homebuyer Contact Sheet
4. Homebuyer Wire Instructions (to Tribal Agency)
5. Title/Escrow Closing Agent Instructions

These documents can be e-signed as they do not require a notary.

Step 2: (Responsible Party: Lender to send the Acknowledgments to Loan Officer/Responsible Party to execute signing with Homebuyer)

1 business day after the loan is funded and recorded, the applicant will be provided acknowledgments to be signed. These signed documents need to be returned to lender immediately for speedy post-closing.

1. Acknowledgment Receipt of Encumbrance Docs
2. Acknowledgment of Statement of Financing Terms
3. Acknowledgment of Survey or Plat Map
4. Acknowledgment of Evidence of Insurance

These documents can be e-signed as they do not require a notary.

Step 3: (Responsible Party: Lender's Closer, Loan Officer/Responsible Party for Homebuyer, Closing Agent/Notary)

4 business days after the execution of the Acknowledgments, the applicant will sign the **Homebuyer Agreement** which will need to be recorded.

1. Please coordinate and set up the signing with closing agent/notary
2. Loan Officer/Responsible Party to assist with setting up appointment with closing agent/notary for the signing date and advise the lender's closer of the signing date and time.
3. Then, the lender closer will coordinate the Homebuyer Agreement to be sent to the closing agent/notary with the same date for proper signing.