



In order to process requests for subordination of current Your Way Home AZ, Homes for Arizonans, SaveOurHomeAZ, RHAP, HOME, MCC Plus or MRB Plus Program liens, your request must be sent to the Arizona Department of Housing (ADOH). Approval or Denial will be in accordance with program guidelines. **There may be a service fee DO NOT SEND MONEY UNLESS YOU HAVE VERIFIED THERE IS A FEE.** If your request includes a service fee, we will send an invoice along with the document.

Assuming all required documentation is received this process will take approximately 1-2 weeks.

**SUBORDINATIONS TO A NEW FIRST MORTGAGE LOAN WILL ONLY BE PROVIDED UNDER CERTAIN CONDITIONS. THE DEPARTMENT MAY COOPERATE TO PROVIDE A SUBORDINATION TO A NEW LOAN IF THE NEW LOAN WILL RESULT IN A LOWER MONTHLY MORTGAGE PAYMENT OR RESULT IN LONG-TERM SAVINGS FOR THE HOMEOWNER (e.g., refinancing from a 30-year to a 15-year loan term and has an all in DTI of no more than 45%) ADDITIONALLY:**

- Any refinance must be to rewrite the first mortgage loan only.
- Cash Out refinances or rate and term refinances with cash back for any reason are not permitted, including cash issued at closings for debt consolidation.
- Balloon Payment or Adjustable Rate Mortgage refinances are not permitted.

**COPIES OF THE FOLLOWING DOCUMENTS ARE REQUIRED TO PROCESS YOUR REQUEST FOR SUBORDINATION. ALL DOCUMENTS SHOULD BE UP TO DATE WITH APPROVED AMOUNTS: (DO NOT FAX OR SEND OVERNIGHT.** Call if you encounter difficulties in sending your documents)

1. Tangible Net Benefit Worksheet *complete with signatures on page 2.* This form is to be filled out by the Lender/Originator providing the loan (*not to be filled out by third party*).
2. Current Appraisal, if applicable – *Blackened photos are not acceptable Forward your email copy.*
3. Uniform Residential Loan application (1003).
4. Transmittal Summary or FHA Loan Underwriting and Transmittal Summary (1008).
5. Loan Estimate sheet (LE) or Loan Disclosure.
6. Rate Lock confirmation – (*showing locked rate and expiration date*).
7. Prelim Title report – *Forward your email copy.*
8. Payoff Statement from current Lender/Servicer.
9. Cover Letter or E-Mail with the following information:
  - a. Lender/Investor legal name. (how it will appear on your loan documents) This too will be on the Subordination Agreement.
  - b. Servicer or Title Company information complete with the name of the assigned Escrow Officer or Representative, email, phone number and physical address where the Subordination Agreement and Escrow Instructions should be sent.

**All documents must be transferred via a secured portal (see below).**

**FAILURE TO PROVIDE ANY OF THE ABOVE ITEMS OR INCOMPLETE ITEMS WILL RESULT IN DELAYS**

If approved, a Subordination Agreement and an Invoice for the processing fee (if applicable), will be sent along with our escrow instructions.

**WHERE DO YOU SEND THE REQUESTED DOCUMENTS?**

To ensure the confidentiality of your client, we included a hyperlink to our secured portal in the email message to which this page was attached. (<https://azhousing.sharefile.com/share/#/getinfo/r5e25692124443b99>) You should click on this link to access the secured site and upload all of the requested documents. If you would prefer to use your own secured portal, provide us with information as to how to retrieve the documents. Or you can email your documents in PDF format with a password (example: last name zip code) to [adohloanservicing@azhousing.gov](mailto:adohloanservicing@azhousing.gov) then send a second email with password. **DO NOT FAX OR SEND HARD COPIES.** Call or email us if you encounter any problems.

Please direct your questions to Loan Servicing  
(602) 771-1000 or [adohloanservicing@azhousing.gov](mailto:adohloanservicing@azhousing.gov) .  
Thank you.