

City of Houston

Housing and Community Development Department

REQUEST FOR QUALIFICATIONS (RFQ) - 26850

AFFORDABLE LENDING PARTNERS

The City of Houston (COH) Housing and Community Development Department (HCDD) is seeking proposals from agencies to provide mortgage financing options to qualified homebuyers interested in applying for the HCDD Downpayment Assistance Programs (DAP). DAP provides direct financial assistance to offset portions of the down payment, closing costs, pre-paid items and principal reduction required for home purchase.

HCDD offers deferred forgivable loans, in varying amounts, funded through the HOME Investment Partnerships (HOME) Program, the Community Development Block Grant (CDBG) Program, and Tax Increment Reinvestment Zone (TIRZ), and other funds that become available.

To qualify for selection, the agencies must be a commercial/financial institution, mortgage broker and/or wholesaler, and able to meet COH and Federal procurement requirements.

This RFQ contains submission requirements, scope of services, period of services, terms and conditions and other pertinent information for submitting a proper and responsive proposal. Prospective agencies desiring any explanation or interpretation of the solicitation must submit requests in writing by e-mail to Ana.Patino-Martinez@houstontx.gov no later than 5:00 p.m., **August 9, 2010**.

Responses along with a discussion of this RFQ will be provided at a pre-submittal meeting to be held at 2:00 p.m. on Thursday, **August 10, 2010** at 601 Sawyer, 1st floor conference room. **A firm may not have more than two (2) members attending this meeting.**

A committee will review the submittals and recommend the most highly qualified submitting firms for selection. The selection of participating lenders shall be at the sole discretion of HCDD. HCDD reserves the right to limit the number of approved participating lenders.

Deadline and Submittal:

Each submittal must include two (2) bound originals of the complete package listed, and be addressed to the City of Houston, Housing and Community Development Department, 601 Sawyer, 4th Floor, Attention: Downpayment Assistance Program, Houston, Texas 77007. Submissions will be received until 5:00 p.m. (CST) Wednesday, **August 18, 2010**. Submissions received after this time will not be considered. Qualifications must be submitted in a sealed envelope with the RFQ number and firm name clearly identified on the outside of the envelope.

The City reserves the right to reject any or all RFQs or to accept any RFQ or portion of a RFQ deemed by the City, in its sole discretion, to be in the City's best interest.

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1.0 **INTRODUCTION**

HCDD is seeking proposals from qualified agencies to provide mortgage financing options to potential homebuyers interested in applying for DAP.

SCHEDULE	
Event	Date
Deadline for Submission of Written Questions	Monday, August 9, 2010
Responses to RFP Questions at Pre-bid conference at 601 Sawyer, 1 st floor conference room	Tuesday August 10, 2010 2:00 p.m. to 3:00 p.m., CST

Proposal Due Date	Wednesday, August 18, 2010
Proposal Review and Ranking	Friday, August 20, 2010
Estimated Award Date	Tuesday, August 24, 2010

After the awarded agencies have been selected, a mandatory training workshop will be held on Monday, August 30, 2010 at 601 Sawyer, 1st Floor Conference Room, Houston, TX 77007. The training will be held from 2 p.m. to 4 p.m.

The Procurement Schedule of Events is an estimate; the schedule is subject to modification at the discretion of the City.

2.0 **SCOPE OF SERVICES**

The successful agencies must be fully mobilized to begin loan processing September 1, 2010.

We are seeking qualified agencies to provide mortgage financing options to potential homebuyers interested in applying for the HCDD Downpayment Assistance Programs (DAP). DAP provides direct financial assistance to offset portions of the down payment, closing costs, pre-paid items and principal reduction required for home purchase.

3.0 **QUALIFICATIONS**

1. Agency is encouraged to provide staff personnel with the ability to communicate in Spanish.
2. Agency shall provide application assistance with minimal inconvenience to the borrower. Application assistance shall be provided at a time and place convenient to the borrower. This may include evenings and weekends and travel throughout the City.
3. Participating lenders shall demonstrate a commitment to Community Reinvestment Act (CRA) and affirmative marketing requirements, and outreach to minority and low income communities. Lenders shall agree to proactively market the Program to low income and minority people. All advertising to the general public shall be complimented with advertising targeted to these groups, including, but not limited to, minority newspaper, television and radio advertisements. HCDD will monitor all marketing efforts and will require periodic updates on the marketing efforts of participating lenders.
4. Participating lenders shall have demonstrable experience in first time home buyer program.

The following experience is preferred:

Minimum of three years experience as a Loan Officer; preference will be given to Loan Officers who specialize in first-time homebuyers.

4.0 **GENERAL REQUIREMENTS**

All proposals must conform to requirements outlined herein. The City reserves the option to require oral presentation of proposals or to request additional information from selected candidates.

The City reserves the right to select the candidate determined to be the most responsive and responsible, and in the judgment of the City, that best meet its needs for the specified services. The City further reserves the right to negotiate all terms of the agreement(s) including fees.

Proposals must list the loan officer names, lending agency, contact person, telephone numbers and résumés. There may be subsequent instructions, if any, issued to the selected agencies in connection with the final process.

5.0 **DELIVERABLES**

Proposals Due Date/Time

Responses are due close of business **August 18, 2010**.

All costs incurred in preparing and submitting proposals and in supplying supplementary information shall be borne by the agencies. The City will not defray any costs incurred in connection therewith.

Each submittal must include two (2) originals of a bound complete package as indicated above.

Modifications or Withdrawals

Proposals may not be changed, modified, or withdrawn after the time and date specified for proposal submission. All requests to change, modify or withdraw a proposal prior to the proposal due date must be in writing and bear the same agency name appearing on the proposal already submitted.

6.0 **CORRESPONDENCE**

Requests for additional information related to the RFQ should be made in writing and emailed to HCDD no later than **August 9, 2010**.

An amendment may be issued prior to the opening of proposals for the purpose of changing or clarifying the intent of this RFQ. All amendments shall be binding in the same way as if originally written in this RFQ.

Any interpretation affecting all agencies made prior to the proposal due date will be issued in the form of an amendment. The City will not be bound by or responsible for any other explanations or interpretations of this RFQ package other than those given in writing as set forth in this paragraph. Oral instructions, interpretations, or representations will not be binding upon the City.

Agreements for these programs and services may be awarded to one or more agencies whose proposals were judged to be the most advantageous to the City.

7.0 **RFQ PROPOSAL REQUIREMENTS**

Document requirements

The following is a description of the minimum information, which must be supplied by agencies in their proposals. Any agency may submit supplementary facts or materials they consider significant to the evaluation of their proposal. Proposals that omit critical elements may be considered non-responsive.

The proposal should include the information outlined in Section 3.0 Qualifications. The agencies shall also give examples of previous experience in providing similar services and the resumes of all loan officers (maximum of three loan officers per lending agency). References must be provided and will be checked.

Prospective agencies must list the costs as outlined in the evaluation criteria. The cost estimate should also specify the type of fees associated with the loans. Please use the attached Good Faith Estimate for both FHA and Conventional loan types.

Letter of Transmittal

A Letter of Transmittal must be signed by the person authorized to commit the organization to perform the services in the proposal.

Proposal Table of Contents

The submittal shall include the following items and be in the following order:

1. Letter of Transmittal
2. Affordable Lending Partner Application (Attachment A)

3. Information about the company (including mission statement)
4. Quality Control Plan and Notification Method on Defaulted Loans
5. Lender/Closing Fee Sheet for FHA 30-year, fixed mortgage showing all lender and investor fees (Attachment D)
6. Lender/Closing Fee Sheet for Conventional 30-year, fixed mortgages showing all lender and investor fees (Attachment D)
7. Loan Officer's Resume and Cover Letter (maximum of three loan officers per Lending Agency)
8. Loan Officer's References (minimum of three references per loan officer)
9. Loan Officer's Certifications
10. Form of Non-Collusive Affidavit (Attachment B)
11. Contractor Clearance Form (Attachment C)
12. Conflict of Interest Questionnaire (Attachment E)

8.0 **EVALUATION PROCESS AND SELECTION CRITERIA**

Proposals will be evaluated and a final selection made by the City. Proposals will be evaluated using the Proposal Evaluation Criteria outlined below. After the initial scoring of proposals, those deemed to be within the competitive range will become the finalists and may at the City's option, be asked to appear for an oral interview to clarify issues and/or submit "Best and Final" offers.

The agencies with the highest overall scores, whose proposals are most advantageous to the City considering criteria specified in this RFQ, will be selected. The City reserves the right to conduct negotiations with more than one of the finalist firms. The City reserves the right to accept or reject in part, or reject all proposals and to re-solicit new proposals. The City may also reject any proposals that are incomplete or non-responsive and any proposals that are submitted after the deadline.

Proposal Evaluation Criteria

In evaluating the submitted proposals, the City will consider the following criteria:

EVALUATION CRITERIA	Possible Points
1.0 Experience, Abilities and Qualifications. Evidence of the agency and any loan officers' ability to perform the work, as indicated by agency and individual loan officer profiles. Listing of professional and technical staff competence and experience in performing similar types of services. Each Loan Officer must have a minimum of three years experience as a Loan Officer and they must specialize in first-time homebuyers.	15

EVALUATION CRITERIA	Possible Points
2.0 Agency's compliance with all specifications and/or other requirements contained in this RFP. Quality and feasibility of proposal, which includes the appropriate level of detail in the proposal for all tasks on the requested services. A clear and concise plan for accomplishing all work under the agreement.	10
3.0 Readiness to proceed. Agency must be ready to start work immediately after the agreement execution and issuance of a notice to proceed by the City.	5
4.0 Knowledge of the program guidelines and federal regulations applicable to DAP and experience working with first-time homebuyers.	15
5.0 Loan products available. Does the agency have a large amount of loan products to offered DAP applicants?	5
6.0 Additional products, services and programs offered. Does the agency have additional products, services and programs to offer DAP applicants?	5
7.0 Agency's foreclosure rate for single-family residential loans	15
8.0 Past performance and/or deficiencies when working with DAP.	5
9.0 Total Score from Affordable Lending Partner Application.	25
TOTAL POINTS	100

The City also reserves the right to obtain clarification of any point on an agency's proposal or to obtain additional information necessary to properly evaluate a particular proposal. Failure of Offeror to respond to such a request for additional information or clarification could result in rejection of the Offeror=s proposal.

9.0 **BASIS OF PROPOSAL**

Agencies are advised to check that all parts of the RFQ package have been received and they shall be responsible for informing themselves with respect to all conditions, which might in any way affect the cost or performance of any of the work. Failure to do so shall be at the sole risk of the agency and no relief shall be given for errors or omissions by the agency.

Partial or incomplete proposals are unacceptable.

An authorized representative of the agency must sign proposals.

10.0 **AWARD**

An agreement may be awarded in accordance with the terms and conditions of the RFQ to the respondent whose proposal is most advantageous to the City considering price,

technical and other factors as specified in the RFQ. The City reserves the right to negotiate and award any element of the RFQ, to reject any or all proposals or to waive any minor irregularities or technicalities in proposals received, as the best interest of the City may require.

11.0 **AGREEMENT TERM**

The successful offeror shall be expected to execute a standard lender agreement with the City. The period of the agreement is 12 months, but the City has the option to extend the contract up to an additional 6 months. The total contract term, including any extension, shall not exceed 18 months.

12.0 **STATEMENT OF OWNERSHIP**

The proposal must contain an explicit statement of the entity with which the City will contract: name, address, phone number, and name of principal person assigned to negotiate on behalf of the firm(s). Furthermore, the firm(s) shall identify principals of any participating professional firm(s) which subcontracts or joint venture with agency, including names, addresses, positions and description of extent of participation in the project. If the firm(s) is a subsidiary, its relationship to parent company(ies) shall be defined and disclosed. The proposal shall also identify the organization and management approach to the project including identification of individuals who will be assigned to assist in the preparation and completion of the certifications. Resumes of these individuals must be provided.

13.0 **AVAILABILITY OF RECORDS**

The U.S. Department of Housing and Urban Development, the U.S. Government Accounting Office, the City of Houston, and any duly authorized representatives of each, shall have access to, and the right to examine any and all pertinent books, records, documents, invoices, papers, and the like, of the agency(s) office or agency, which shall relate to the performance of the services to be provided.

14.0 **STANDARDS OF CONDUCT**

The successful agency shall be responsible for maintaining satisfactory standards of employees' competency, conduct, courtesy, appearance, honesty, integrity, and shall be responsible for taking such disciplinary action with respect to any employee, as may be necessary.

15.0 **SUPERVISION**

The successful agency shall provide adequate competent supervision at all times during the performance of the agreement. The successful agency shall provide the telephone number(s) where its representative can be reached.

16.0 **CANCELLATION**

Irrespective of any default hereunder, the City may at any time at its discretion cancel the agreement in whole or in part, and in such event the agency shall be entitled to receive equitable compensation for all work completed and accepted, prior to such termination or cancellation.

17.0 **CONFLICT OF INTEREST**

No employee, officer or agent of the City shall participate directly or indirectly in the selection or in the award of any agreement if a conflict, real or apparent, would be involved. Such conflict would arise when a financial or other interest in an agency selected for award is held by:

- An employee, officer or agent involved in making the award; of
- His/her relative including father, mother, son, daughter, brother, sister, uncle, aunt, first cousin, nephew, niece, husband, wife, domestic partner, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, stepfather, stepmother, stepson, stepdaughter, stepbrother, stepsister, half brother, or half sister; or
- His/her business or professional partner; or
- An organization which employs, is negotiating to employ, or has an arrangement concerning prospective employment of any of the above.

18.0 **CONDITIONS AND LIMITATIONS**

This RFQ does not represent a commitment of offer by the City to enter into contract(s), or other agreement with an agency. All costs incurred in the preparation of this proposal is to be borne by the agency. The proposal and any information made a part of the proposal will become a part of the City's official files without any obligation on the City's part to return it to the individual agency. This RFQ and the selected agency's proposal will, by reference, become a part of any formal agreement between the agency(ies) and the City resulting from this solicitation.

The City reserves the right to waive any irregularities or formalities in any or all proposals or any part thereof. Failure to furnish all information requested may disqualify an agency.

The City reserves the right to request clarification of proposal data without changing the terms of the proposal.

The agency shall not offer any gratuities, favors, or anything of monetary value to any official or employee of the City for the purpose of influencing consideration of a proposal.

The agency shall not collude in any manner or engage in any practices with any other agency(ies), which may restrict or eliminate competition or otherwise restrain trade. Violation of this instruction will cause the proposal to be rejected. This prohibition is not intended to preclude joint ventures or subcontracts.

19.0 **PERTINENT FEDERAL REGULATIONS, STATE AND LOCAL LAWS**

The agency must be generally familiar and perform its consulting services in compliance with the federal laws and regulations governing the HOME Program (24 CFR Part 92), the CDBG Program (24 CFR 570), the Consolidated Plan process (24 CFR 91), and the Title VIII of the Civil Rights Act of 1968 (Fair Housing Act).

The requirements of Title VIII of the Civil Rights Act of 1968 and Title VI of the Civil Rights Act of 1964, relating to prohibitions against discrimination in housing and the benefits of federally funded programs because of race, color, religion, sex, or national origin must be met by the Offeror.

The offeror must adhere to federal regulations prohibiting discrimination on the basis of age under the Age Discrimination Act of 1975, and prohibit discrimination against handicapped individuals under Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.

The requirements of Executive Order 11246, relating to equal employment opportunity in connection with federally funded programs must be met by the Offeror.

The offeror must meet the requirements of the Executive Orders 11625, 12432, and 12138 relating to the use of minority and women's business in connection with federally funded programs.

The Offeror must perform services outlined in this RFP in accordance with all applicable federal, state and local laws.

20.0 **PAY OR PLAY**

The requirements and terms of the City of Houston Pay or Play policy program, as set out in Executive Order 1-7, are incorporated into this Agreement for all purposes. The agency has reviewed Executive Order No. 1-7 and shall comply with its terms and conditions as they are set out at the time of City Council approval of the agreement.

21.0 **DECLARATION B (REQUIRED SUBMITTAL)**

The undersigned, as offeror, declares that the only persons interested in this response are named herein, that no other person has any interest in this proposal that this proposal is made without connection or arrangement with any other person, and that this proposal is in every respect fair, in good faith, and without collusion or fraud. The Offeror further declares that he/she has complied in every aspect with all of the instructions of Offerors, and has read all addenda, if any, has satisfied themselves fully relative to all matters and conditions with respect to the proposal.

The Offeror agrees, if this proposal is accepted, to execute such agreement as appropriate for the purpose of establishing a formal contractual relationship between the offeror and the City for the performance of all requirements to which the proposal pertains.

The Offeror states that this proposal is based upon the proposal documents and amendments, if any.

Persons Interested in the Response:

Name	Identify of Interest
1. _____	_____
2. _____	_____
3. _____	_____

NAME OF OFFEROR/INDIVIDUAL/CORPORATION

SIGNATURE

TITLE

CITY, STATE, ZIP

SUBMITTAL DATE

ATTACHMENT A

**CITY OF HOUSTON
HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT
DOWNPAYMENT ASSISTANCE PROGRAM
AFFORDABLE LENDING PARTNER APPLICATION**

Program Year September 1, 2010-August 31, 2011

Please complete all portions of this Application including the signature on the last page and include all required supporting documentation. This application will be scored using the criteria and points identified herein. This information will become part of the Lenders file and any misrepresentation shall be cause for immediate removal as a participating lender.

I. IDENTIFICATION

A. Name of Lender:

TYPE OF LENDING INSTITUTION:

- Savings and Loan Association
- Commercial Bank
- Mortgage Banker
- Mortgage Broker

B. Lender Contact Person with regard to this Application:

Name:

Title:

Street Address:

City, State and Zip Code:

Telephone Number:

FAX Number:

Email:

C. Date of Qualification to do business in the State of Texas:

II. TYPES OF MORTGAGE LOANS ORIGINATED (2 points each):

- FHA Approved Mortgagee (2 points)
- GNMA Approved Issuer/Servicer (2 points)
- FNMA Approved Seller/Servicer (2 points)
- FHLMC Approved Seller/Servicer (2 points)
- VA Approved Mortgagee (2 points)
- Low Down Payment Portfolio Loans (2 points)

III. LOCATION OF BRANCHES:

A. List all branches in Houston (1 point each):

Branch Address:

Branch Address:

Branch Address:

Branch Address:

Branch Address:

Attach Additional Sheet if Needed

IV. BI-LINGUAL STAFF (2 points):

Does each branch which will participate in the program have at least one (1) staff member (loan officer and/or loan processor) who is fluent in Spanish and is both available and willing to serve Spanish speaking applicants?

- Yes (2 points)
- No (0 points)

V. COMMUNITY REINVESTMENT AND AFFIRMATIVE MARKETING:

A) Is the Lender subject to the Community Reinvestment Act (CRA)? (5 points)

- Yes (**Please attach a copy of the Lenders CRA Statement and go to question B**)
- No (Please skip to question C)

B) If yes, what was the rating in the most recent CRA Evaluation? Please attach a copy of this Evaluation.

- Satisfactory or Outstanding (5 points)
- Needs to Improve (1 point)
- Substantial Noncompliance (0 points)

C) If no, does the Lender have an adopted policy and plan to reach out to low income and minority communities? **Please attach a copy of this policy and plan.**

- Yes (5 points)
- No (0 points)

D) Within the last twelve months, what activities has the Lender taken to reach low income and minority communities? Check all that apply. Attach supporting documentation. (1 point each)

Supporting documentation must be included to receive points

- Advertisements in Spanish (print and audio)
- Advertisements in languages other than Spanish or English (print and audio)
- Direct Mail campaigns to identified low income and minority communities.
- Sponsorship of activities in low income and minority communities.
- Opened a branch in a low income and/or minority community.
- Other (please list):

VI. COMMUNITY INVOLVEMENT (5 points possible):

Please list any community projects in the City of Houston which you have been involved or intend to be involved with. (Community projects are those which are not associated with the day to day activities of loan transactions):

VII. EXPERIENCE IN FIRST TIME HOMEBUYER PROGRAMS

NOTE: The City will check references to verify that your participation in any programs identified herein was both active and satisfactory.

A. Please list all locally administered first time home buyer programs that you have actively participated in, including name and phone number of contact person administering program (6 points possible):

Program:
 Number of Loans Originated in conjunction with this Program:
 Name and phone number of Agency Contact Person:

Program:
 Number of Loans Originated in conjunction with this Program:
 Name and phone number of Agency Contact Person:

Program:

Number of Loans Originated in conjunction with this Program:

Name and phone number of Agency Contact Person:

Attach Additional Sheet if Needed

B. Have you actively participated in any Mortgage Credit Certificate programs? If so, please provide the following (4 points possible):

Program:

Number of Loans Originated in conjunction with this Program:

Name and phone number of Agency Contact Person:

Program:

Number of Loans Originated in conjunction with this Program:

Name and phone number of Agency Contact Person:

Attach Additional Sheet if Needed

VIII. BONUS POINTS (Awarded to Lenders who meet all minimum requirements)

A. Special Rates.

Bonus points will be awarded to Lenders who will commit to the provision of special rates for the City of Houston's Downpayment Assistance Program participants. Check all that apply:

Lower interest rates (5 points). Lender will provide a discount of at least 1/4% from the market interest rate charged for participants in the City of Houston's Downpayment Assistance Program. Please specify amount:

Type of Loan:

Interest Rate Reduction:

% less than Market Rate:

*Proof of this discount shall be provided at the time of submission. If the Lender indicates on this Application that they will offer this incentive and fails to perform, said Lender will be immediately terminated from the program.

Waiver/Reduction in Normal Fees (5 points). Lender will waive or reduce by at least 50% normal fees. Please specify:

Type of Fee:

Normal Amount:

Amount to be charged:

*Proof of this waiver/reduction shall be provided at the time of submission. If the Lender indicates on this Application that they will offer this incentive and fails to perform, said Lender will be immediately terminated from the program.

CERTIFICATION

I hereby certify that all information contained herein is true and correct to the best of my knowledge. I further certify that I have been authorized to complete this form and that I have the knowledge and experience necessary to make the statements herein. I understand that the information herein shall be used to establish the eligibility of my company for the Downpayment Assistance Program and that any misrepresentation herein shall immediately disqualify my firm from participation in the program.

Date:

Authorized Signature: _____

Typed Name and Title:

Email:

Phone Number:

Attachments

Please include the following items as attachments to your application:
Check if included.

1. CRA Statement, if applicable.
2. Most Recent CRA Evaluation, if applicable.
3. Lenders Plan and Policies for low income and minority outreach.
4. List and description of outreach activities to low income and minorities communities.
5. Any Other Supporting Documentation.

ATTACHMENT B

FORM OF NON-COLLUSIVE AFFIDAVIT

STATE OF TEXAS

COUNTY OF HARRIS

_____, being first duly sworn, deposes and says

that he is _____, the party making the foregoing
(a partner or officer of the offeror of, etc.)
Response to the RFP ("Proposal") and:

ΔThe Proposal or bid is genuine and not collusive or a sham; that said offeror has not colluded, conspired, connived or agreed, directly or indirectly, with any manner, directly or indirectly, sought by agreement or collusion, or communication or conference with any person to fix the bid price of affiant or any other offeror, or to fix any overhead, profit, or cost element of said bid price, or of that of any other offeror, or to secure any advantage against the City of Houston or any person interested in the proposed Contract; and that all statements in said proposal or bid is true.

Signature of Offeror, if Offeror is an individual

Signature of Offeror, if Offeror is a Partnership

Signature of Offeror, if Offeror is a Corporation

Subscribed and sworn to before me this _____ day of _____, 2010

Notary Public

My Commission expires _____

ATTACHMENT C

CONTRACTOR CLEARANCE FORM

THIS FORM MUST BE ATTACHED TO THE RESPONSE TO THE RFP.

Date: _____

Name of Respondent/Proposed

Contractor: _____

Federal Tax ID Number (9 digits): _____

Address: _____

Telephone Number: _____

Form of Organization (check one and supply requested information):

_____ Sole Proprietorship (List owner)

_____ Partnership (list all partners):

_____ Corporation (Names of all Principals and titles):

ATTACHMENT D

Lender/Closing Fee Sheet

Itemization of lender fees based on a 30-year fixed mortgage with a loan amount of \$100,000 and a 5% interest rate.

Loan Type: _____ FHA _____ Conventional

Item	HUD - 1 or HUD -1A	Amount or range
Loan origination fee	801	\$ _____
Loan discount fee	802	\$ _____
Appraisal fee	803	\$ _____
Credit report	804	\$ _____
Lender's Inspection fee	805	\$ _____
Mortgage Insurance Application Fee	806	\$ _____
Assumption Fee	807	\$ _____
Mortgage Broker Fee	808	\$ _____
Tax Related Service Fee	810	\$ _____
Application Fee	811	\$ _____
Commitment Fee	812	\$ _____
Lender's Lock Rate Fee	813	\$ _____
Processing Fee	814	\$ _____
Underwriting Fee	815	\$ _____
Wire Transfer Fee	816	\$ _____
Wholesale Lender fee	Use blank line in 800 section	\$ _____
Settlement fee	1101	\$ _____
Abstract or title search	1102	\$ _____
Title examination	1103	\$ _____
Document preparation fee	1105	\$ _____
Attorney's fee	1107	\$ _____
Title Insurance	1108	\$ _____
Recording fees	1201	\$ _____
City/County tax stamps	1202	\$ _____
Survey	1301	\$ _____
Other fees -- list here		\$ _____

ATTACHMENT E

CONFLICT OF INTEREST QUESTIONNAIRE:

Chapter 176 of the Local Government Code requires every Vendor or Contractor with the City of Houston ("City") to file a Conflict of Interest Questionnaire with the City Secretary of the City of Houston by the **seventh** business day after:

1. Any contract discussions or negotiations begin, or
2. Submitting an application, responses to requests for proposals, bids, correspondence, or any writing related to a potential agreement with the City.

The Conflict of Interest Questionnaire is available for downloading from the Texas Ethics Commission's website at <http://www.ethics.state.tx.us/forms/CIQ.pdf>. The completed Conflict of Interest Questionnaires will be posted on the City Secretary's website. There will also be a list of the City's Local Government Officers on the City of Houston's website.

Additionally, each Vendor or Contractor must file updated questionnaires no later than **September 1st** of each year that the Vendor or Contractor seeks to contract with the City, or the **seventh** business day after the date of an event that would render the questionnaire incomplete or inaccurate.

However, a Vendor or Contractor is not required to file a new questionnaire in any year if the vendor has completed a questionnaire between June 1st and September 1st of that year, unless the previous questionnaire is incomplete or inaccurate.

Original Conflict of Interest Questionnaire shall be filed with Houston's Records Administrator (Ms. Anna Russell, City Secretary, 900 Bagby, First Floor, Houston, Texas 77002). Vendors and Contractors shall include a copy of the form that was submitted to the City Secretary as part of the BID package. Any questions about filling out this form should be directed to your attorney

Failure of any Vendor or Contractor to comply with this law is a Class C misdemeanor.

CONFLICT OF INTEREST QUESTIONNAIRE

FORM CIQ

For vendor or other person doing business with local governmental entity

This questionnaire reflects changes made to the law by H.B. 1491, 80th Leg., Regular Session.

This questionnaire is being filed in accordance with Chapter 176, Local Government Code by a person who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the person meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the person becomes aware of facts that require the statement to be filed. See Section 176.006, Local Government Code.

A person commits an offense if the person knowingly violates Section 176.006, Local Government Code. An offense under this section is a Class C misdemeanor.

OFFICE USE ONLY

Date Received

1 Name of person who has a business relationship with local governmental entity.

2 Check this box if you are filing an update to a previously filed questionnaire.

(The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date the originally filed questionnaire becomes incomplete or inaccurate.)

3 Name of local government officer with whom filer has employment or business relationship.

Name of Officer

This section (item 3 including subparts A, B, C & D) must be completed for each officer with whom the filer has an employment or other business relationship as defined by Section 176.001(1-a), Local Government Code. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer named in this section receiving or likely to receive taxable income, other than investment income, from the filer of the questionnaire?

Yes No

B. Is the filer of the questionnaire receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer named in this section AND the taxable income is not received from the local governmental entity?

Yes No

C. Is the filer of this questionnaire employed by a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership of 10 percent or more?

Yes No

D. Describe each employment or business relationship with the local government officer named in this section.

4 _____
Signature of person doing business with the governmental entity Date

Adopted 06/29/2007