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## REFINANCING QUESTIONNAIRE

Please answer the following questions as completely as possible. If you don't know or are unsure of an answer, either leave it blank or write "I don't know."

The purpose of this Questionnaire is to provide us with the information which we need to move your closing forward as quickly as possible. **If you have any concerns, questions or comments concerning this questionnaire, please contact us and not your lender, we will be happy to assist you.**

Questions regarding current Mortgages are very important. Occasionally, lending institutions will have assigned your Mortgage to another lending institution without having recorded the assignment on the Land Records. Providing us with this information allows us to contact the current holder of your Mortgage in order to get your pay off amounts as soon as possible. Please keep in mind that home equity loans are considered mortgages even if you owe no current balance or have never taken out any money against the line of credit.

Item 15 asks that you drop off a copy of your Deed. We are only asking for a copy if you have it in your files. We do not intend for you to travel to your Town Hall to obtain the Deed. We will be conducting a title search at your Town Hall and can pick up a copy at that time.

Item 15 also asks that you drop off a copy of your Title Insurance policies. Doing this may save you money. We are authorized to write Title Insurance for two companies and have access to past policies of theirs. If your Title was insured by another company, we do not have access to your policy other than by you dropping off a copy. If we have a copy of a prior policy, we may be able to get you a discounted premium on the new Title Policy which will be required by the financial institution through which you are refinancing, thereby saving you money.

Thank you in advance for taking the time to fill out this Questionnaire as accurately and completely as possible. We look forward to working with you in refinancing your property.

1. Name of Owner(s) as title presently reads:

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2. Address of Owners:

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3. Contact Information:

Your work telephone number:

Owner #1 \_\_\_\_\_

Owner #2 \_\_\_\_\_

Your home telephone number:

Owner #1 \_\_\_\_\_

Owner #2 \_\_\_\_\_

Your cell phone number (optional):

Owner #1 \_\_\_\_\_

Owner #2 \_\_\_\_\_

Your Social Security Number:

Owner #1 \_\_\_\_\_

Owner #2 \_\_\_\_\_

Your E-mail Address (optional):

Owner #1 \_\_\_\_\_

Owner #2 \_\_\_\_\_

4. Do you need any changes in how your title deed reads: Yes / No

5. Around what date do you expect to refinance?

6. Is there a particular time or day of the week that is better for you to have the closing?

7. How many mortgages, liens, home equity loans, or lines of credit are there on the property?

8. For each mortgage, lien, home equity loan, or line of credit state:

a. Holder of mortgage, lien, home equity loan, or line of credit:

\_\_\_\_\_

\_\_\_\_\_

b. Address of holder:

\_\_\_\_\_  
\_\_\_\_\_

c. Account Number:

\_\_\_\_\_

d. Telephone Number and contact person (If known):

\_\_\_\_\_

e. Has it been assigned or paid off?

\_\_\_\_\_

f. If it has been paid off, has it been released?

\_\_\_\_\_

g. What do you estimate will be the amount of payoff?

\_\_\_\_\_

h. What date did you last make a payment on the mortgage, lien, home equity loan, or line of credit, and what was the amount paid?

\_\_\_\_\_

i. When is the next payment due?

\_\_\_\_\_

9. Did you take out a Title Insurance policy on a previous purchase or financing?

If

yes, give particulars:

\_\_\_\_\_

10. Do you have any special requirements or questions regarding the refinancing?

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11. What is the name and telephone number of your Homeowner's Insurance agent?

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12. What is the exact amount of your annual Homeowner's Insurance premium?

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13. Do you have flood insurance on the property? \_\_\_\_\_ If so, what is the name and telephone number of the insurance agent?

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Exact amount of your annual flood insurance premium: \$ \_\_\_\_\_

14. Amount of your last tax payment for the last half-year period: \$ \_\_\_\_\_

15. Please drop off a copy of your deed to our office and a copy of either the Mortgagee or Owner Title Insurance policy if one has been issued on your property.

16. Please comply with all the requirements mentioned in the Lender's commitment letter to you and have your Homeowner's Insurance for the date of the closing in exactly the form requested in the commitment letter and bring evidence of it to the closing.

17. All checks at the closing must be bank or certified checks.

**AUTHORIZATION**

TO:

DATED:

RE:

Permission is hereby granted to my attorneys, Lucas & Wickless, P.C. 116 Sachem Street, Norwich, CT, or their authorized representative, to obtain a Mortgage Payoff statement, insurance binder and insurance paid receipt requested by them relating to the same.

A photocopy of this authorization shall be considered as effective and valid as the original.

Signature: \_\_\_\_\_

Name (Printed): \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Social Security #: \_\_\_\_\_