

**REFINANCE INFORMATION**

**Please complete all information and e-mail or fax back to 603-488-0148**

Name: \_\_\_\_\_ Name: \_\_\_\_\_

SS#: \_\_\_\_\_ SS#: \_\_\_\_\_

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

\_\_\_\_\_

Home Tel. #: \_\_\_\_\_ Home Tel. #: \_\_\_\_\_

Work Tel. #: \_\_\_\_\_ Work Tel. #: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Marital Status (Check One):

Married to each other

Unmarried

Married to another

Marital Status (Check One):

Married to each other

Unmarried

Married to another

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

Is this Homestead Property (Your Primary Residence)? YES \_\_\_\_\_ NO \_\_\_\_\_

Mortgage(s) (1) Bank Name: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

Account No. \_\_\_\_\_

(2) Bank Name: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

Account No. \_\_\_\_\_

Condominium:

Contact or Management Company: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

Name of Insurance Agent: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

I/We authorize the release of payoff information for any mortgages, liens, etc. to Broker's Title & Closing, LLC.

Name \_\_\_\_\_ Phone # \_\_\_\_\_

Will all borrowers be in attendance at closing? YES \_\_\_\_\_ NO \_\_\_\_\_

If not, please call this office as soon as possible if a Power of Attorney is to be used.

## Disclosure of Non Representation

Broker's Title & Closing, LLC is serving as settlement agent with regard to the above-referenced transaction in order to provide title insurance.

The undersigned hereby acknowledge, confirm and understand that Broker's Title & Closing, LLC is serving solely as the settlement agent with regard to the above-referenced transaction.

Each of the parties to the above-referenced transaction acknowledge, confirm and understand that neither Broker's Title & Closing, LLC, nor any attorney or employee of Broker's Title & Closing, LLC, is serving as an attorney for any of the parties to the above-referenced transaction.

Dated: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Things to Remember

### **Mortgage Payoffs:**

Mortgage interest is accruing every day since your last payment; i.e., if you paid on the 1<sup>st</sup> of the month and you are closing on the 15<sup>th</sup>, you will owe daily interest from the 1<sup>st</sup> until the date the payoff is received by the lender. In addition to the interest on the mortgage, there may be charges added to the payoff for late fees, fax fees, escrow deficits and prepayment penalties. **Your principal balance on your statement is not the payoff amount.**

It is critical that the payoff of your mortgage be received quickly to eliminate the daily interest cost. Mortgage payoffs are sent by overnight mail for that reason, as well as the added assurance of tracking and receipt signature. There is a charge of \$25 for each mortgage that needs to be express mailed. Once the mortgage is paid off, a Mortgage Discharge must be recorded in the Registry of Deeds. The cost of obtaining this discharge and recording it at the Registry is your responsibility. There is a charge of \$50 for each mortgage that needs to be discharged.

### **Closings Funds:**

Any monies due from you for closing must be in the form of a bank or certified check made payable to Broker's Title & Closing, LLC. **Personal checks are not allowed.**

### **Right of Rescission:**

If you are refinancing your primary residence, Federal law requires a 3-day right of rescission, which means that any monies due you from your refinance will not be available until the 4<sup>th</sup> business day after closing.

### **Proof of Identity:**

We will need to take a copy of your driver's license or another photo identification at closing. If this presents a problem, please call us immediately.

## **PRIVACY POLICY NOTICE**

We appreciate the trust you have placed in us, and we will protect that trust by continuing to respect the privacy of all of our customers even if our formal customer relationship ends at the conclusion of your transaction.

We

keep the information we receive about you confidential, but we may share information about you (as described

below) with our affiliated companies, third parties with which we do business and as otherwise permitted by law

in order to provide you with outstanding service. Due to the rapid changes occurring in the financial services industry, we reserve the right to revise our policy as necessary.

If and when amendments are made to this policy, we will send customers with whom we have a current or continuing relationship the new policy and we will post the revised policy on our Web site.

### **Security of your information**

We have implemented procedures and policies to safeguard the privacy of your nonpublic personal information from unauthorized use or improper access. Access to your information is restricted to those employees who need to know such information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state laws/regulations to guard your nonpublic personal information.

### **Sources and types of information we collect**

We may collect nonpublic personal information about you from the following sources:

1. Information we receive from you, such as an application, questionnaires or other forms.
2. Information about your transactions we secure from our files or from our affiliates.
3. Information we receive from non affiliated third parties including consumer reporting agencies, title insurance underwriters, members of your family, government agencies or your prior or existing creditors.
4. Information we receive from others involved in your transaction, such as the real estate agent, lender, seller, your attorney, those you have designated as an authorized agent or those you have granted a power of attorney.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

### **Information sharing practices**

We may disclose any of the information we collect from the sources listed above to our affiliates or to nonaffiliated third parties as permitted by law.

**We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.**