

## REFINANCE INFORMATION FORM

Our office has been retained to conduct your refinance closing. This letter was prepared to advise you of the documents and information you must provide prior to the closing to ensure that the closing takes place as scheduled. Please be aware that at some point prior to closing a surveyor may inspect the exterior of your property in order to prepare the plot plan. The surveyor normally inspects without notice, but his inspection is short and will be limited to a visual exterior inspection of the property. Your lender, however, may also conduct an appraisal of the property. This is a more detailed inspection that will be scheduled directly with you, as in most cases, the appraiser will need access to the interior of the property.

In order to ensure a smooth closing, we would like to make you aware of the following information:

- 1.) **SCHEDULING:** When your loan is approved and all conditions are satisfied, our office will receive the clear to schedule from the lender. At that time we will contact you to schedule a date and time for your closing. Your closing will take approximately one (1) hour.
- 2.) **HOMEOWNERS INSURANCE:** You are required to purchase homeowner's insurance during the term of your loan commencing from the date of closing. Our office **MUST** have a copy of the insurance binder prior to the closing. Coverage must at least equal your loan amount or a guaranteed replacement cost endorsement must be shown on the binder. **Please email or fax us the name and telephone number of the insurance agent on the attached information form. It is imperative that you provide our office with this information as soon as possible as it will expedite the scheduling and processing of your closing.**

**ALL BINDERS** must reflect that the policy is for 100% guaranteed replacement cost value or must be for an amount equal to the loan amount. Once you notify our office of the name and telephone number of the insurance agent you are going to use, we will call them directly to request the binder.

- 3.) **IF YOU ARE REFINANCING A CONDOMINIUM UNIT:** You must obtain a Certificate of Insurance from the Condominium Association listing the mortgagee (lender) as stated above and which must be accompanied by a guaranteed replacement value endorsement. You

must also obtain a 6(d) Certificate from the Condominium Association stating that all condominium fees are paid current through the month of closing.

4.) **MORTGAGES:** It is imperative that you complete the enclosed Mortgage Payoff Request indicating the lender's NAME, address and phone number where you now make your payments, fax number if available, and the ACCOUNT NUMBER for your loan. Please FAX, EMAIL OR MAIL BACK THIS FORM BACK TO US so that we can contact the lender(s) who currently hold your mortgage(s). FAILURE TO RETURN THIS FORM TO OUR OFFICE PROMPTLY MAY DELAY YOUR CLOSING. If you have an automatic payment set up with your current mortgage lender, it is your responsibility to cancel your automatic payments in a timely manner. If there are any outstanding mortgages on your property held by conventional lending institutions, there will be a charge of \$75.00 per mortgage discharge obtained by this office. If any mortgages are held by individuals or other private parties, we **must** have a discharge at the closing. If you have more than one mortgage or lien in the property please call our office for another payoff request form or make an additional copy of the one enclosed.

5.) **FUNDS:** The day before closing, please call our office for the amount of funds you will need to bring to closing, if any. You **MUST** bring a certified bank check or cashier's check made payable to **yourself**. At the completion of the closing you will sign the check over to our office. Please also bring your checkbook for any last minute closing adjustments.

6.) **HOMESTEAD:** A Declaration of Homestead may prevent the forced sale of your property to satisfy the claims of creditors, provided that the equity you have in your property does not exceed \$500,000.00. The fee for the Declaration of Homestead is \$135.00, which includes recording fees. If you would like us to prepare one for you, please call us before your closing.

7.) **IDENTIFICATION:** We will need picture identification at closing (e.g. Driver's License or Passport).

8.) **REPRESENTATION:** Our office represents the lender with respect to this refinance transaction and there exists no attorney-client relationship with you, express or implied. In the event our office prepares a Declaration of Homestead, it is at your request and our office cannot provide legal advice in that regard. It is suggested that you contact your own attorney for advice as to whether to request that a Declaration of Homestead be drafted by our office.

Your cooperation in this regard is appreciated. Please feel free to contact our office if you should have any questions or concerns.

Very truly yours,

Law Offices of Peter T. DaMore, Jr.  
Peggy Higgins  
(781) 229-7900 x13  
[phiggins@ptdlaw.com](mailto:phiggins@ptdlaw.com)

**BORROWER INFORMATION**

Please complete and return this form promptly by mail or you may fax or e-mail it to me at:

Peggy Higgins  
Law Offices of Peter T. DaMore, Jr.  
279 Cambridge Street  
Burlington MA 01803  
Tel. (781) 229-7900 x13  
Fax (781) 229-0872  
Email: phiggins@ptdlaw.com

1. Property Address: \_\_\_\_\_

2. Your Mailing Address: \_\_\_\_\_

3. Your Contact Information:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Name

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

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

\_\_\_\_\_  
Mobile#                      Work#

\_\_\_\_\_  
Mobile#                      Work #

\_\_\_\_\_  
Email

\_\_\_\_\_  
Email

4. Marital Status/Homestead Rights

Your marital status: Married \_\_\_\_\_ Unmarried \_\_\_\_\_

Is the property you are refinancing your primary residence? Y / N (circle one)

If married, spouse's name for homestead/title purposes: \_\_\_\_\_

**\*Note, if you are married, your spouse may be required to sign some document at closing, even if only one spouse is on title to the property.**

5. Your Homeowner's Insurance Agent's information:

_____ Name	_____ Address
_____ Tel#	_____ Fax#
_____ Email	

6. If you are represented by an attorney, please complete the information below:

_____ Name	_____ Address
_____ Tel#	_____ Fax#
_____ Email	

7. Your current mortgage information (**please attach copies of most recent statements**):

Name and address of lending institutions:

1<sup>st</sup> Mortgage:

2<sup>nd</sup> Mortgage:

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

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

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

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

Acct.# \_\_\_\_\_

Acct.# \_\_\_\_\_

Equity Line/2<sup>nd</sup> Mortgage:

Other mortgages or liens:

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

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

There will be a discharge processing fee of \$75.00 per lien payoff. This fee covers follow-up on the release of the lien(s).

8. If the subject property is a Condominium, please note we will need a copy of the Master Insurance Policy and a Condo Fee Statement from the Association prior to closing.

Condo Association Contact:\_\_\_\_\_ Phone#:\_\_\_\_\_

9. Additional Information and Comments. Please provide below or on a separate sheet of paper any additional Borrower Contact Information or any other information that may assist with this transaction:

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MORTGAGE PAYOFF REQUEST FORM

TO: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Attention: Payoff Department**

**Via Facsimile:** \_\_\_\_\_

RE: Property: \_\_\_\_\_  
Owners: \_\_\_\_\_  
Mortgage Account No: \_\_\_\_\_  
Requested Payoff Through: \_\_\_\_\_

Dear Sir or Madam:  
Please consider this a formal request for payoff figures relative to the above-captioned account. Please Fax the Payoff directly to the **Law Offices of Peter T. DaMore, Jr. at (781) 229-0872 or email to phiggins@ptdlaw.com.**

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**Borrower**

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**Borrower**

Very truly yours,

Law Offices of Peter T. DaMore, Jr.:  
Peggy Higgins  
(781) 229-7900 x13  
phiggins@ptdlaw.com

Peter T. DaMore, Jr., Esq.\*  
John D. Simmons, Esq.  
Matthew Byrnes, Esq.  
*\*Also admitted in NH*

WALPOLE OFFICE  
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Walpole, MA02081

(508) 668-8110