



Richard J. Fox

Licensed in VT and MA

BORROWER INFORMATION SHEET

Please complete this questionnaire and return it via e-mail, facsimile, or U.S. Mail as soon as possible. Timely receipt of this information will enable me to ensure your transaction is completed professionally and accurately and to prepare the closing paperwork with a minimum of delays. All information collected here is necessary for your closing, so if you have questions, please ask before returning this form as incomplete forms may delay completion of your closing documents.

Property located at: _____, Vermont

BORROWER INFORMATION:

Name: _____

Email address: _____

Home Phone: _____

Work/Cell phone: _____

Name: _____

Email address: _____

Home Phone: _____

Work/Cell phone: _____

☛ WHICH LENDER ARE YOU WORKING WITH TO REFINANCE THE PROPERTY?

Lender: _____

Loan Officer/Mortgage Broker Name: _____ Phone #: _____

If you are paying off credit cards as part of your closing, you will be required to provide your most recent statements for all accounts that are being paid off.

EXISTING MORTGAGE / LIEN INFORMATION: (This includes Home Equity Lines of Credit, Mortgage Loans, Tax Liens, Judgment Liens, and any other loan or obligation secured by the Property. These mortgages and liens will need to be paid off at the time of closing.)

Lender Name: _____

Loan #: _____

Phone #: _____

Lender Name: _____

Loan #: _____

Phone #: _____

☛ You may attach a copy of your most recent mortgage statement(s) in lieu of completing the above.

☛ Please list any additional mortgage holders on the back of this page.

HAZARD (HOMEOWNERS) INSURANCE INFORMATION:

Homeowners insurance agent: _____ Phone: _____ Yearly Premium: \$ _____

Next Due: _____ How Paid: Monthly _____ Yearly _____ Escrowed w/ payment _____

☞ Include a copy of most recent statement/binder if you have it available to you.

IF CONDOMINIUM, PLANNED UNIT DEVELOPMENT, or HOMEOWNERS' ASSOCIATION:

Contact name for association: _____ Phone: _____

☞ How did you hear about our Firm? _____

TERMS OF ENGAGEMENT

The Law Office of Richard J. Fox PLLC is pleased to be able to represent you in the refinance of your property. We strive to build relationships with our clients with a goal of being your trusted resource for all real estate legal matters. Please do not hesitate to ask questions or raise concerns – we are here to guide you through each step of the process.

By completing and returning this form you are creating an attorney-client relationship with this office. This includes a duty of confidentiality, as well as a duty to work on your best interests, from all members of this office.

Timely and thorough communication is important to sustaining this relationship. The Law Office of Richard J Fox PLLC is available to you seven days a week to address questions and concerns.

This relationship does require input and cooperation from you – the Law Office of Richard J Fox PLLC can thoroughly educate and advise you, but it ultimately cannot make any decisions on your behalf.

While most real estate transactions go quite smoothly, there are occasions where issues arise. In those instances, we would expect that you would accept our counsel. If you then wish to proceed in a way that is contrary to this office's professional judgment and advice, you agree that this attorney-client relationship may be terminated.

Payment is due at closing and in the amount agreed upon based upon the scope of services performed on your behalf.

The Law Office of Richard J. Fox PLLC will keep your case file for not less than seven (7) years after the conclusion of this matter, at which time it reserves the right to securely destroy the file unless you have otherwise arranged to have it forwarded to you.

PAYOFF AUTHORIZATION

Lender Name: _____ Loan #: _____

Lender Name: _____ Loan #: _____

The undersigned hereby authorize the above-named Lender(s) to release information to the Law Office of Richard J. Fox PLLC regarding loan information to including but not limited to payoff figures for the above referenced accounts and understand that I/We may withdraw such authorization and consent at any time by notifying said institution in writing.

In the event this loan is secured by a Mortgage allowing for advances of a credit line, please be advised that this letter authorizes you to freeze the referenced credit line upon issuance of your payoff. If you require further authorization, please contact the undersigned immediately. **Payment pursuant to your payoff will eliminate any security interest you have in the property in question.** In order to avoid unsecured additional advances the account must be frozen upon issuance of your payoff. If you make any additional advances they will not be secured by the subject property. We will be completing an escrow/closing transaction involving a new owner or lender in reliance on the release of your security interest in the property. Upon payment you will be obligated to issue a release of the Mortgage securing the line of credit.

Signature (Print Name Below)

Social Security Number

Signature (Print Name Below)

Social Security Number

I, as agent for the Law Office of Richard J. Fox PLLC, agree to use information regarding the above referenced accounts for the sole purpose of satisfying the above referenced lien(s) in full. I receive and hold in confidence any and all information collected for the purpose stated above.

Richard J. Fox

The Law Office of Richard J. Fox PLLC