
Tel: (207) 973-1700**Fax: (207) 973-1711**

Dear Borrower,

We have recently become aware of the refinancing of your home. Consumer Title will represent your lender in providing your financing. Once your lender has completed the loan process, they will authorize us to close your loan. At that time, we will contact you with the final details. In the meantime, we would like to make you aware of a few things.

If you anticipate not being able to attend the closing, please notify us immediately so that we can make arrangements for a power of attorney to be signed. Please be advised that signing loan documents in this manner may not be acceptable to your lender depending upon your particular circumstances or loan program. If you are considering the use of a power of attorney we recommend you visit the "**What You Should Know About Powers of Attorney**" section of our web site.

In order to close your loan, we must have an **original hazard insurance binder and paid receipt** delivered to closing. Please refer to the information provided to you by your lender to assure that the hazard insurance binder is in the proper form. If you or your insurance agent are uncertain regarding this binder, please feel free to contact our office for clarification.

Attached with this letter please find a questionnaire regarding the existing mortgage(s), if any, on your property. We request that you complete this questionnaire and Fax it to 207-973-1700 as soon as possible or mail to our office at:

Consumer Title
82 Columbia Street, 2nd Floor
Bangor, ME 04401

This information will assist us in closing your loan in a timely manner. If you have a mortgage loan with a party other than a bank or mortgage company, arrangements will need to be made for a discharge prior to closing. In addition, if you have an equity loan, you must make arrangements to have the balance frozen prior to closing. If you feel that there are other items that would be helpful for us to be aware of in closing your loan, please indicate them on the reverse of this questionnaire.

Once we receive your lender's authorization to close your loan, someone from our office will contact you to set a time for closing and discuss the final details. If you are required to bring funds to closing, they must be in the form of **bank certified funds** or a **money order ONLY** made payable to "Consumer Title." Funds necessary for closing can **not be in the form of cash**. Please refer to the "locations" section of this site for a map to locate our office. Finally, in accordance with the U.S. Patriot's Act, a current picture identification **issued by a Governmental Authority** must be provided at closing. We are not able to close your loan without this identification.

If you have any questions or have information, which you want to share with us to facilitate the closing, please do not hesitate to contact our office. Thank you for your assistance. We look forward to working with you in the refinancing of your property.

Sincerely,

Consumer Title



Consumer Title

82 Columbia Street
Bangor, ME 04401

Tel: (207) 973-1700

Fax: (207) 973-1711

FAX TO: 207-973-1711

Dear Borrower:

Please complete this questionnaire and fax to us at 207-973-1711 as soon as possible. Timely receipt of this information will enable us to prepare the closing package with minimal delays.

LENDER:

1. MORTGAGE INFORMATION- mortgages you are currently paying. (Use back of this form for multiple mortgages.)

Name of Lender _____ FHA? YES _____ NO _____

Address _____

Phone # _____ Account # _____

2. SECOND MORTGAGE INFORMATION

Name of Lender _____

Address _____

Phone # _____ Account # _____

PLEASE NOTE that if any of your mortgages are private (non-bank) mortgages, arrangements will need to be made for a discharge to be executed prior to closing. If any of your mortgages are "Equity Line" type mortgages, arrangements must be made to have the balance frozen prior to closing and no further withdrawals from these accounts can be made.

3. PROPERTY and TAX INFORMATION

Correct Property Address _____ MAP _____ LOT _____

Current Annual Property Tax \$ _____ Paid? YES _____ NO _____

4. HOMEOWNERS INSURANCE INFORMATION

Homeowners Insurance Agent _____ Phone # _____

AUTHORIZATION TO RELEASE INFORMATION

I, _____, authorize Consumer Title to obtain any and all information necessary regarding the property located at:

Date

Signature
Printed Name:
Social Security Number: