



Zwiren Title Agency, Inc.
355 Eisenhower Parkway
Livingston, NJ 07039
(855) 994-7365 Fax: (855) 994-7363
[www. ZwirenTitle.com](http://www.ZwirenTitle.com)

Refinance Package

Thank you for choosing to work with Zwiren Title Agency, Inc. on this upcoming refinance. It gives us great pleasure to be part of such an important transaction. This office is now responsible for coordinating all the parties and preparing for a smooth closing. In an effort to do so, we have prepared a small package to help with the process.

Please find the following forms attached:

1. Borrower(s) Authorization form
2. Borrower(s) Questionnaire form

We believe it is important that all parties know what to expect at the closing table. In order for that to happen, we ask that you consider the following:

- We request all closing figures be provided to us by 3:30 p.m. the day before the closing. The figures must be accompanied by the proper documentation; for example, an invoice or commission statement.
- The buyer and seller should approve of the closing statement by 4:30 p.m. the day before the closing. We can send the statement through email or fax.

Should you have any questions or concerns, please feel free to contact us at any time. Thank you again and we look forward to working with you.

Very truly yours,

Zwiren Title Agency, Inc.

Please remember emails containing sensitive information should be sent securely throughout the transaction.



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BORROWER(S) AUTHORIZATRION (Refinance)

Zwiren Title Agency, Inc. is hereby authorized to request and obtain all pay-off, subordination or discharge information and change the endorsement of mortgage on the insurance policy on my / or behalf.

_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Print Name		_____ Print Name	
SS# _____		SS# _____	
DL# _____		DL# _____	

INFORMATION NEEDED

- (a) Current Mortgage Company #1 _____
 Loan # _____ Customer Service Phone #: _____
- (b) Current Mortgage Company #2 _____
 Loan # _____ Customer Service Phone #: _____
- (c) Current Home Owner's Insurance Carrier _____
 Policy #: _____
 Policy #: _____
- (d) Maiden Name (if applicable): _____
- (e) Date of Marriage (if applicable): _____
- (f) Condominium or Homeowner's Association Name and Number (if applicable):

If the property being refinanced is an investment property, please provide your primary address:

PLEASE ADVISE IF ANY OTHER ITEMS ARE TO BE PAID OUT OF THE CLOSING PROCEEDS.

*******THIS FORM MUST BE SIGNED AND RETURNED to our office at:
FAX: 855-994-7363; OR
EMAIL: mailbox@ZwirenTitle.com*******

Please ensure all emailed documents are sent securely.



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BORROWER QUESTIONNAIRE (Refinance)

Date: _____

Re: _____ (Borrower Name)

_____ (Borrower Address)

ZTA File Number/Closer: _____

Please complete and fax to our office at 855-994-7363 or email to Mailbox@ZwirenTitle.com

BORROWER INFORMATION

Phone:	
Email Address:	
Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Date of Marriage:	
Maiden Name:	

NOTE: If Divorced, please provide Judgement of Divorce. If widowed, please provide proof of death.

JUDGEMENT / BANKRUPTCY INFORMATION

Are the attached judgments against you?	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>
Are there outstanding child support judgments against you?	Yes <input type="radio"/> No <input type="radio"/>
Are there pending lawsuits, judgments or bankruptcies against or started by you?	Yes <input type="radio"/> No <input type="radio"/>
Do you think anyone has filed or intends to file a mechanic's lien or building contract or is there money due?	Yes <input type="radio"/> No <input type="radio"/>

PROPERTY INFORMATION

Are there tenants? If yes, please provide lease.	Yes <input type="radio"/> No <input type="radio"/>
Is the property low or moderate income housing?	Yes <input type="radio"/> No <input type="radio"/>
Have you obtained proper permits for all improvements?	Yes <input type="radio"/> No <input type="radio"/>
Have you allowed anyone interest in the property? i.e.: easement, license.	Yes <input type="radio"/> No <input type="radio"/>
Does anyone have a security interest in fixtures on the property?	Yes <input type="radio"/> No <input type="radio"/>
Have you made improvements to the property to which there are outstanding bills for?	Yes <input type="radio"/> No <input type="radio"/>

Please sign: _____