

# CHAMPLAIN HOUSING TRUST



## Refinance or Home Equity Request Form For Shared Equity Home Owners

Homeowner Name(s): \_\_\_\_\_

Have you gotten married or divorced since you purchased the home? \_\_\_\_\_ (if married, included both names above)

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

Best contact information: Phone # \_\_\_\_\_ E-mail: \_\_\_\_\_

What is your current mortgage balance? \_\_\_\_\_ Current interest rate? \_\_\_\_\_

Please list any other liens on the property (tax liens, lead program, rehab loans, etc)? \_\_\_\_\_

Are there any repairs that you know your home needs right now or in the next five years? \_\_\_\_\_

Reason for Refinance/Home Equity Loan: *If you are taking cash out, be specific about how you will be using that cash.*

Have you met with Janet Harvey-Coutrayer for a financial counseling about this refinance? \_\_\_\_\_

**By signing below, I am:**

- Authorizing CHT to speak with my financial institution about my refinance/home equity loan.
- Authorizing CHT to work with their attorney to draft the legal document required to close my new loan. CHT will not contract with their attorney until they have approval from all funders involved.
- Agreeing that even if this loan does not close, I / we are still responsible for the legal costs and will be expected to pay these immediately. If paying these immediately is a hardship that we agree to pay them within three months of the day the closing fell through.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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